

VantagePoint Quarterly

vantagewest.org



July 2014



**You spread the word.
We'll share the wealth.**

Refer a friend and you'll EACH get \$40!

Tell a family member, friend or co-worker about Vantage West's checking and exceptional member service and we'll reward you (and them) with \$40 each for every new checking account that is opened. **The more you refer, the more you earn.**

Stop by any branch and pick up a referral form or visit vantagewest.org/referrals to download one today.



Promotion runs from July 1, 2014 thru September 30, 2014. Limit one new checking account per membership. To qualify for the \$40 bonus, the following must be done within 60 days of account opening, total direct deposit amount of \$500 or 15 Visa debit card transactions. \$40 will be deposited on the 61st day from checking account opening if all the requirements are met. See referral form for complete details, eligibility and requirements to obtain bonus. Cash bonus is considered interest and reportable on the IRS form 1099-INT. Subject to approval. Certain restrictions may apply. Federally insured by NCUA.



Expanding our Reach to Serve More... Vantage West is Now in Cochise County!

This exciting new development is the result of our merger with Tombstone Federal Credit Union on May 1, 2014.

With the transition complete as of July 1, 2014, Vantage West now fully serves the financial needs of the approximately 2,000 former Tombstone Federal members. In addition, we are now able to offer financial solutions to more individuals and business owners interested in joining our growing membership.

"As we continue to expand our services throughout Southern Arizona, we are excited for the opportunity to bring our wide array of personal and business financial services to Tombstone," said Robert D. Ramirez, President and CEO of Vantage West.

Be Free to Show Off What's Important to You!

Here's another great reason to open a Vantage West checking account and debit card: The flexibility to personalize and "Design Your Own Card," and make it truly yours.

We've partnered with PSCU Financial Services, so you can customize your debit card with a favorite photo. This could be anything from your recent family vacation at the beach, your spouse, a new puppy, or the beautiful sunset. Or, you can choose from the images in our library to express yourself.

The "Design Your Own Card" service is available to any credit union member with a checking account and debit card.

Already have both? See **Member Center > Packages and Promotions > Design Your Own Card** on our website to get started. Need a new checking account? Open one today at any Vantage West branch or online at vantagewest.org.

Certain conditions and fees may apply.

For Your Safety

When you are asked by branch personnel to remove your headwear or sunglasses, we would appreciate your cooperation. While some may consider this an inconvenience, this has been suggested by local law enforcement to ensure we provide a higher level of security for both our members and staff. We value your safety, and we thank you for your understanding.



Federally insured by NCUA. NMLS# 485751

CEO's Corner



Business, more than any other occupation, is a continual dealing with the future; it is a continual calculation, an instinctive exercise in foresight.
- Henry R. Luce

Vantage West is in the business of continuously enhancing the value and benefits we provide our membership. Knowing that the best way to fully understand our members' needs is to ask, we have been engaged in asking our membership about how well we are meeting their financial needs. As your credit union of choice, we want to ensure we have a direct pulse on our product and service offerings.

As a result, we have been actively pursuing new initiatives, product innovations and value-added services for you, our membership. We've enhanced our Vantage West debit card with a new exciting option to "Design Your Own Card." Now, you can personalize your debit card by adding a favorite picture of a person, place or thing.

Making it easy to do business with us is our mantra. We've upgraded our mobile app so you can now apply for a loan from your smartphone...it does not get any easier than that! We now also offer ePayMyLoan, so you can conveniently pay your Vantage West loans from your accounts with other financial institutions. Likewise, our affiliation with CUNA Mutual Group gives members access to TruStage™ insurance products for help with auto, home, life and other insurance needs.

As a community leader, we understand our responsibility to give to a community that has given us so much. I am honored to say that we recently contributed \$100k to the Tucson Fisher House capital campaign. We started out as Davis-Monthan Air Force Base Federal Credit Union, and we take pride in being among the first contributors to this most important project to assist our veterans and their families here in Tucson.

In closing, we know that you have choices about where to conduct your financial business, and we are working very hard to continue earning your business. We remain true to our mission, "People helping people achieve their financial goals...our #1 priority."

Robert D. Ramirez
President/CEO

New! ePayMyLoan: Fast, Easy, Secure

If you've been looking for a quick and easy way to pay your loan, the search stops here! We recently launched **ePayMyLoan**, a secure, one-time payment option that facilitates same-day electronic payments (if submitted on a weekday before 5 pm) from other financial institutions to Vantage West loans. That's right! For \$5, you can conveniently make payments anytime, anywhere - from almost any device with internet access.

To learn about **ePayMyLoan**, setting up recurring payments, and the other easy ways to make payments, visit vantagewest.org/payments.

New! An App in the App? Yes.

We're so excited to announce we've enhanced our Vantage West mobile app!



Now, members with iPhone® and Android™ devices (and Online Banking access) can securely apply for a loan in seconds. To access this online loan application, log in to our app, click "More," and tap "Apply for a Loan" to open our mobile site. It's that easy! If you don't yet have our app, download it on your smartphone from the iTunes Store® or from Google Play.

iPhone and iTunes Store are registered trademarks of Apple Inc. Android and Google Play are trademarks of Google Inc.



Take the Stress out of Payroll!

As a business owner, we know you have important things to focus on...such as growing your business.

For this reason, Vantage West has partnered with BenefitMail to offer solutions that make your payroll process easier and more cost-effective, regardless of your company's size.

- Direct Deposit
- Full Payroll Services
- Benefits Services/Workers' Compensation
- Local Payroll Specialists
- Award-Winning Service

Save yourself the time and burden of managing payroll and HR services, so you can take care of business.

Car Insurance the Credit Union Way



Your credit union is the place for car insurance. That's because the TruStage Auto & Home Insurance Program is built on the same foundation as we are: Good rates, excellent service and solid value. With discounts for being a member and easy switching from your existing carrier, it's worth a quick phone call to get a quote.

To get started, just call **1.888.380.9287** or visit **TruStageAutoHome.com**.

TruStage Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. AHE-9091331-1-04/14-05/16



Rolling over your retirement savings?

Let us help make a smooth transition.

If you're changing jobs, between jobs or approaching retirement, it is important for you to assess your options, and ensure your investments continue to work hard for you.

Trust the team of Vantage West Financial Advisors located at the credit union to help with sound advice on your retirement savings, such as your 401(k) or IRA. They can show you the steps to a successful rollover, and help you make a smooth transition – including rollover authorization, electronic transfer, investment strategies, distribution schedules, and more.

Step confidently into your future – contact us today for your no-cost, no-obligation consultation with a Vantage West Financial Advisor.

Call **520.298.7882** or **800.888.7882**, drop by your nearest Vantage West branch, or go to vantagewest.org/rollover.



Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC Insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

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We're Bringing Your Cash Closer... At No Cost to You!



Good news! Now, you can easily access your cash using select Kmart ATMs from up north in Kingman to down south in Nogales...without paying any Vantage West or Kmart ATM fees!

Check out participating Kmart locations in Arizona on our website or from our mobile app to take advantage of convenient cash access when you need it most.

"Thank You for Your Service!" Vantage West Donates \$100k to VA Project

On May 29, 2014, Vantage West was recognized by Arizona Fisher House Foundation (AFHF) and the Southern Arizona Veterans Health Care System (SAVAHCS) for its generous donation of \$100,000.

AFHF is raising \$3,000,000 to be matched by the national Fisher House Foundation to build a Fisher House on the SAVAHCS campus where military and veterans' families can stay at no cost while a loved one is receiving medical treatment.



In photo, Robert D. Ramirez, Vantage West President and CEO, receives the plaque of recognition on behalf of the credit union. With him are (from left): Deborah M. Brookshire, M.Ed., CAVS, Southern Arizona VA Health Care System – Program Manager, Voluntary Service; Dr. Dana Stags, Chair – AFHF Board; Frank Youdelman, Treasurer – AFHF Board; Amanda Belle von Stockhausen, Member – AFHF Board; D.J. Smith RN, Chief of Nursing – SAVAHCS; and Rick Grinnell, Vice Chair – AFHF Board.

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this...Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get **10% off** of select regularly priced Sprint monthly service
- Have your **activation fee waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Invest in America app in iTunes or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: **NACUC_ZZM**.



Closed for the Holidays

July 4 – Independence Day

September 1 – Labor Day