

# Vantage Point

Spring 2016

## Stay connected:



Online

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Tucson, AZ 85712



Mailing Address

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Tucson, AZ 85708



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**CLOSED**

**For the Holidays**

**MAY 30**

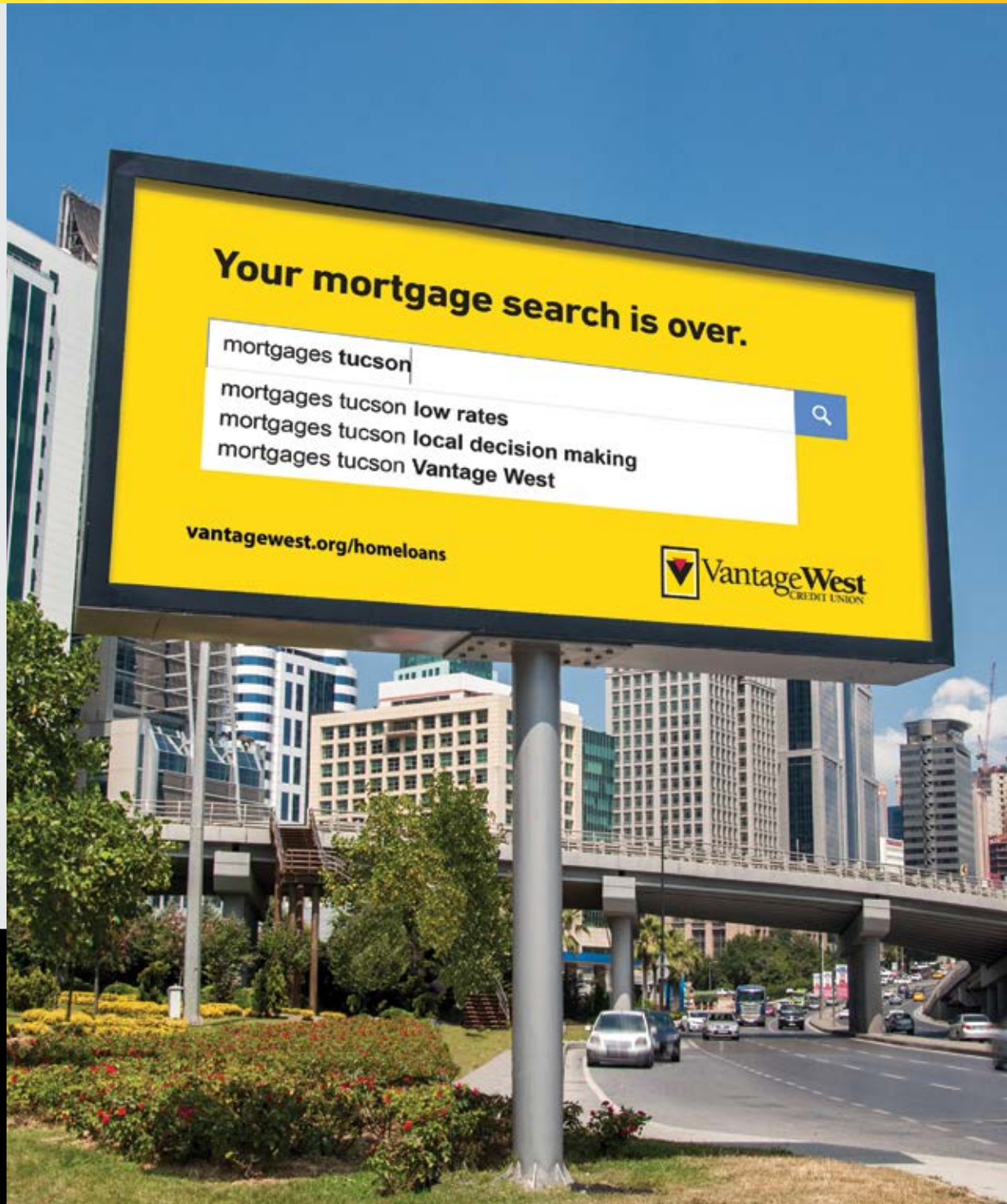
Memorial Day

**JULY 4**

Independence Day

**APRIL 27**

Branches open at 10 am



## It's your move. We can help.

Speak with a Vantage West Financial Representative today.

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

Subject to approval. Certain restrictions and fees apply. Mortgage options subject to change without notice.

## A Message from Our CEO

"Change is the law of life. And those who look only to the past or present are certain to miss the future." - John F. Kennedy



At Vantage West, we look to the future with the goal of enhancing member benefits. While some find changes in technology challenging, we embrace them, because they improve security and

convenience of doing business at every touchpoint.

Technological advancements such as Apple Pay, smart chip cards, and an enhanced mobile app are some of the applications that help streamline and simplify the many ways to manage your accounts.

Equally important as technological advances are competitively priced products and services. If you've shopped around, you know we offer one of the best credit cards nationwide, with rewards and rates as low as 8.50% APR for purchases and balance transfers. We also have great IRAs and our home mortgage rates remain at record lows.

Beyond providing top-notch financial services, we feel we have a responsibility to support organizations that strengthen our local economy and community. That's why we align ourselves with organizations such as Local First Arizona, our Chambers of Commerce, Arizona Technology Council, Sun Corridor, Inc. (formerly TREO), and others.

Given our advocacy for education and financial literacy, we offer our very own Vantage West Credit Union Scholarship Program, which this year, will award \$10,000 in total scholarships or \$1,000 each to 10 students pursuing higher education in Arizona.

As we continue to evolve, we remain true to our mission, "Working together to meet our members' financial needs." We're here to help you reach your financial goals, and we will work very hard to continue to be your source of information and provide products and services that meet your financial needs.

**Robert D. Ramirez**  
President/CEO

**An Amazing Rate With Rewards.**

Featuring the smart chip for added security.

### Vantage West Platinum Visa® as low as 8.50% APR

Get one of the best rates around with our Platinum Visa Credit Card! Plus, we'll enhance your spending power with exclusive money-saving perks:

- No annual fee
- No balance transfer fee
- No cash advance fee
- Rewards program

Unlike other credit cards, you even get the same low rate for all your purchases, cash advances and balance transfers. That's more money savings for you!

Apply online at [vantagewest.org/credit](http://vantagewest.org/credit) or call us today.

Subject to approval. Certain restrictions may apply. Card type and APR are based on creditworthiness. Rates are variable and are subject to change. There is no annual fee for the Platinum or Gold credit cards. A \$25 annual fee applies to the Classic credit card. A foreign transaction fee of up to 1% applies to certain international transactions.



### 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. Learn more or schedule your no-cost, no-obligation financial consultation today!

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



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.** FR-1371552.1-1215-0118



## Smart Chip Cards

Vantage West is now issuing smart chip cards to replace consumer and business credit cards as they expire; or are reported lost, stolen or damaged. The new chip technology is a secure way to pay, and is designed to prevent credit card fraud when used at merchants with chip-enabled terminals.

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

## Apple Pay®

Use Apple Pay with your Vantage West cards for convenient and secure purchases in stores or in-app. Simply add your Vantage West credit or debit cards into the Wallet® of your Apple® device to start paying while on the go. [vantagewest.org/applepay](http://vantagewest.org/applepay)



## Enhanced Mobile App

**Popmoney.** Now, you can easily send money to other people from your mobile phone or tablet with our mobile app. Be sure to first set up Popmoney through Online Banking. [vantagewest.org/transfers](http://vantagewest.org/transfers)

**Quick Balance.** Save time! Enable this new feature to view your account balances and recent transactions with a single swipe from our mobile app's login screen.

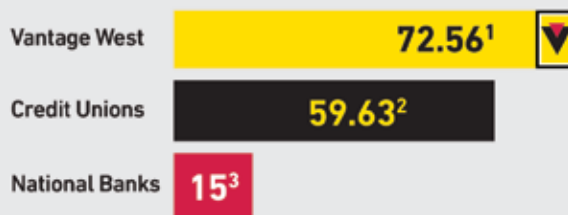
**Touch ID®.** Easily access our mobile app with Touch ID. All you need is your fingertip to log in to our app from your iPhone®. [vantagewest.org/touchid](http://vantagewest.org/touchid)

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## Your Opinion Matters

Vantage West Credit Union is committed to providing exceptional member service. Every member's service experience counts, and we always welcome member feedback. Here is a chart showing where we stand within the financial services industry.

### Vantage West vs. Credit Unions and National Banks



<sup>1</sup> Greenwich Associates data as of December 31, 2015. <sup>2</sup> Member Loyalty Group, Satmetrix Q2 2015 Data. <sup>3</sup> Based on a 2014 Bain/Research Now US NPS Survey.



## Business Checking Solutions

We know how busy you are as a business owner. Let Vantage West help you stay on top of your game with business checking solutions that fit.

- Select Business Checking
- Premier Business Checking
- Community Business Checking

Exclusive perks: **FREE** Online Bill Pay • **FREE** First order of standard business checks • **FREE** Basic Cash Management Package • **.25% discount** on newly originated business loans<sup>1</sup>, and more.

Open one at any Vantage West branch today!

[vantagewest.org/business-checking](http://vantagewest.org/business-checking)

Subject to approval. Certain restrictions may apply. <sup>1</sup>Excludes Visa®.



## Get Your Kids Money Fit!

Encourage them to pump up their savings as we celebrate National Credit Union Youth Month this April.

As a special treat, join us every Friday in April for light refreshments and activities at any Vantage West branch. Your kids will also get cool rewards for opening a Super Saver Club for Kids Account with one of our friendly branch staff. See you there!

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



## Vantage West Sponsors 2016 MLS Preseason in Tucson

Vantage West proudly sponsored the 2016 Major League Soccer (MLS) preseason in Tucson, which brought together professional soccer teams from across the US, including our very own FC Tucson. On February 9, Vantage West was the presenting sponsor of the action-packed match between Celaya FC from the Ascenso MX league and Seattle Sounders FC.



## Climbing "A" Mountain to Help Fight Cancer

On March 5, the "Vantage West Conquerors" comprised of more than 40 employees, family members and friends climbed "A" Mountain for a good cause. Together they raised more than \$2,000 in support of the Southwest Division – American Cancer Society's efforts to help find a cure for cancer.

[lovemycreditunion.org](http://lovemycreditunion.org)

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## 2016 Annual Meeting

*All members are invited!*

May 4, 2016 • 3 pm

Radisson Suites Tucson

6555 E. Speedway Blvd.

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



## Join the Supervisory Committee

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

### Interested?

- [vantagewest.org/board](http://vantagewest.org/board)
- Dona Henschell - **520.917.6266** or **800.888.7882** ext. 6266
- [Dona.Henschell@vantagewest.org](mailto:Dona.Henschell@vantagewest.org)
- Vantage West Credit Union Supervisory Committee  
P.O. Box 31802  
Tucson, AZ 85751-1802

**TruStage™ INSURANCE PRODUCTS**

**INSURANCE PROTECTION FOR WHAT'S IMPORTANT**

Exclusively for credit union members

Different life stages mean different responsibilities. As those commitments build, grow and change, make sure to evaluate the insurance coverage you need to protect them. Some aspects of insurance can be complex, but you don't have to be an expert. That's why we're here to help you with sound information and the tools you need to make the right decisions.

**Trusted by Your Credit Union**

Our partnership with credit unions like yours goes back nearly 80 years. In that time, we've built our reputation on exceptional value, superior service and a commitment to serve the member-focused mission of credit unions everywhere.

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**1-855-612-7909**

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