

Vantage Point

Spring 2017

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INFORMATION

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NMLS# 485751

Federally insured by NCUA.



Made with 10%

Post-consumer paper.



CLOSED

For the Holidays

May 29

Memorial Day

July 4

Independence Day

Springtime savings are in bloom.

12-Month Share Certificate¹

up to **1.00%** APY

24-Month Share Certificate²

up to **1.45%** APY

36-Month Share Certificate³

up to **1.70%** APY

Visit vantagewest.org/spring,
call 520.298.7882
or visit **one of our branches today!**

Annual Percentage Yield(s) accurate as of 04/1/17. Subject to approval. Certain restrictions may apply. Fees may reduce earnings on these account(s). Minimum deposit of \$1,000 to open account(s). Early withdrawal penalties may apply. Tiered balances earn tiered rates. Federally insured by NCUA. ¹ \$250,000 and up earns 1.00% APY; \$75,000-\$249,999.99 earns 0.97% APY; \$25,000.00-\$74,999.99 earns 0.94% APY; \$10,000.00-\$24,999.99 earns 0.91% APY; \$1,000.00-\$9,999.99 earns 0.88% APY. ² \$250,000 and up earns 1.45% APY; \$75,000-\$249,999.99 earns 1.42% APY; \$25,000.00-\$74,999.99 earns 1.39% APY; \$10,000.00-\$24,999.99 earns 1.36% APY; \$1,000.00-\$9,999.99 earns 1.33% APY. ³ \$250,000 and up earns 1.70% APY; \$75,000-\$249,999.99 earns 1.67% APY; \$25,000.00-\$74,999.99 earns 1.64% APY; \$10,000.00-\$24,999.99 earns 1.61% APY; \$1,000.00-\$9,999.99 earns 1.58% APY.

A Message From Our CEO

"Great things in business are never done by one person. They're done by a team of people." – Steve Jobs



At Vantage West, we work diligently as a team to continuously seek new ways to take care of our membership. As a local financial institution with deep roots in Arizona, we are also committed to doing our part to helping build the local economy, so we can all thrive.

In line with this commitment, we partner with organizations such as Local First Arizona with whom we share a common goal of supporting local businesses to help promote vibrant Arizona communities. We do this because we know that for every \$100 spent at locally owned businesses, \$43 is reinvested back in the local economy. By contrast, only \$13

of every \$100 spent at non-locally owned businesses stays in Arizona.¹

As we celebrate Community Banking Month this April, we stand together with Local First Arizona to encourage everyone to "Think local" and bank with local financial institutions. In doing so, you are also investing in the community.

With that, we thank you for choosing Vantage West and hope you are taking advantage of all the benefits that come with your membership. Here are a few that might be of interest to you: If you are seeking potential tax benefits² on your retirement savings, we have competitively priced Share Certificate IRAs that offer up to 1.90% APY. If you are looking to tap into your home equity while rates are historically low, we will credit back your appraisal fee up to \$450.

We also like to show random acts of member appreciation. One example is our "Lunch on us" program, which awards monthly restaurant gift cards to randomly selected members who visit our branches. Another is our Direct Deposit promotion, which rewards a lucky member with up to \$1,000 just for taking advantage of all the benefits of Direct Deposit. More details provided below.

Ultimately, we are committed to enhancing the lives of our members and our neighbors; and when we work together as a community, we all reap the benefits. As your local credit union, we remain true to our mission of "working together to meet our members' financial needs."

Robert D. Ramirez
President/CEO

¹Source: localfirstaz.com/why-local

²Consult your tax advisor.



Set up Direct Deposit for a chance to win \$1,000.

This is your last chance to win a 100% direct deposit match of **up to \$1,000!** Everyone enrolled in a qualifying payroll, government, investment or other recurring direct deposit into a Vantage West account is eligible to win.

Not yet taking advantage of direct deposit? Make the switch today, and you could earn some extra cash!

Learn more at vantagewest.org/direct.

The account with the direct deposit must remain open for at least 6 months. If account is closed within 6 months, the entry will be voided and the account may be debited for the value of any prize awarded. No purchase necessary. Membership not required. Promotion runs from 02/01/17 - 4/30/17. Certain restrictions apply. Federally insured by NCUA. See official rules at vantagewest.org/direct.



Helping You Feel More At Home

Take on your next home improvement project and get money back with a **Home Equity Line of Credit (HELOC)** from Vantage West.

For a limited time only, get up to \$450 back on your appraisal fee when you take out a HELOC.

Learn more or apply at vantagewest.org/heloc or call **520.751.7072**.

Vantage West Credit Union will reimburse up to \$450 of the appraisal fee. Borrower is responsible for the appraisal up front and will be reimbursed at loan funding. You must maintain a minimum balance on your Home Equity Line of Credit of \$15,000.00 for 12 months. In the event the loan balance falls below \$15,000.00 at any point within 12 months of open date, the appraisal fee will be applied to your loan as a fee. Mortgage options subject to change without notice. Subject to approval. Certain restrictions and fees may apply. NMLS# 485751

WorldatWork Award Winner



Vantage West received the 2017 Seal of Distinction from WorldatWork, a nonprofit human resources association and compensation authority. The seal is awarded to organizations providing a mutually-beneficial experience to their workforces.



Providing a local voice to the Federal Reserve

Our President/CEO, Robert D. Ramirez, was appointed to the Twelfth District Community Depository Institutions Advisory Council of the Federal Reserve.

As a member, Ramirez will serve as a voice for Arizona financial institutions, presenting local perspectives about issues including the effects of regulatory policies.

The advertisement features the TruStage logo at the top left. The main text reads "INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU". Below this, it lists contact information: "Life and AD&D 1-855-612-7909" and "Auto & Home 1-888-380-9287". It also says "Visit us at TruStage.com". The background shows a woman smiling and holding a baby. At the bottom, there is a small disclaimer: "TruStage insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union."/>

TruStage Insurance Agency

INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU

Life and AD&D 1-855-612-7909
Auto & Home 1-888-380-9287
Visit us at TruStage.com

TruStage insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

It's all about balance.

Achieving financial balance can be tricky. If it's been a while since you reviewed your finances or if you are curious about better opportunities to save or manage debt, we invite you to schedule your complimentary financial review at

vantagewest.org/balance.

A close-up photograph of a hand holding a black Vantage West CONNECT Visa credit card. The card displays the Vantage West logo, the word "CONNECT", a gold EMV chip, the card number "1234 0000 0000 0000", the name "Jacob Gerberstien", and the expiration date "10/26". The Visa logo is in the bottom right corner.

Time to Get Connected

Your Vantage West credit card is getting a whole new look!

If you currently have a Vantage West credit card, you will receive a new Vantage West CONNECT Visa® in the mail. Be sure to activate your CONNECT Visa right away and provide your new card number to merchants where you have automatic payments set up.

Learn more at vantagewest.org/connect.

The advertisement features a background of numerous analog clocks of various colors and designs. Overlaid on this is a large yellow banner with the text: "IT'S TIME YOU ROLLOVER TO AN IRA THAT EARNS UP TO 1.90% APY".

IT'S TIME YOU ROLLOVER TO AN IRA THAT EARNS UP TO 1.90% APY

A Vantage West Individual Retirement Account (IRA) is a smart choice if you are seeking a secure investment option with potential tax advantages.

Depending on the type of IRA you select, you might be able to save on your taxes now or benefit from tax-free earnings in your retirement.

Our Certificate and Premium Share IRAs offer competitive, above-market rates, so what are you waiting for?

Learn more about Traditional and Roth IRAs at vantagewest.org/ira or visit your nearest branch.

Annual Percentage Yield accurate as of 04/01/2017. Tiered balances earn tiered rates. Minimum \$250,000 balance to earn 1.90% APY; \$125,000 - \$249,999.99 earns 1.87% APY; \$75,000 - \$124,999.99 earns 1.84% APY; \$25,000 - \$74,999.99 earns 1.81% APY; \$500 - \$24,999.99 earns 1.78% APY. Minimum deposit of \$500 to open account. Early withdrawal penalties may apply. Fees may reduce earnings. Subject to approval. Certain restrictions may apply. Rates subject to change without notice. Federally insured by NCUA. Consult your tax advisor.

2017 Annual Meeting

All members are invited!

June 20, 2017 • 4 pm

Radisson Suites Tucson

6555 E. Speedway Blvd.

Fun prizes. Hors d'oeuvres will be served.

2017 Board of Directors Election

Two board seats are up for election. The Nominating Committee has announced their nominees:

Mr. Mitch Pisik (Currently serving as Chairman) • **Mr. Gregory Good** (Currently serving as Director)

There were no nominations by petition and there is only one nominee for each vacancy. As such, there will be no written ballot vote and no call for nominations from the floor for these seats.

One seat was vacated after the call for nominations, leaving insufficient time to secure a nominee for the seat. As such, a call will be made for nominations from the floor during the Annual Meeting.

For more information, visit vantagewest.org/board.

Important Topic for Discussion: Compensation for Vantage West Officials

Arizona recently joined the growing number of states offering credit unions the option of compensating its officials (Board and Supervisory Committee members). This will be a topic for discussion at the Annual Meeting. Details available at vantagewest.org/officialcompensation.



Building Stronger Communities

We invest our time and profits to improve the lives of our members by supporting causes that promote community development, financial literacy, and education. Here are some of the causes we have supported this year:

- American Cancer Society's *Climb to Conquer Cancer*
- Junior Achievement's *You're Hired*
- Southern Arizona Research, Science, and Engineering Foundation's (SARSEF) *STEM Education Event*
- Jeans Days to support local nonprofits



April is Community Banking Month.

When you choose to work with a local financial institution like Vantage West, you help create a vibrant and flourishing community and economy. Supporting local organizations and businesses really does make a difference.

This April, Vantage West and Local First Arizona invite you to join us in celebrating Community Banking Month.

Learn more about the activities we have planned for members and those considering making the switch at vantagewest.org/banklocally.



Are your kids up to the savings challenge?

Every saver is unique, but most people who save regularly developed the habit early in life. National Credit Union Youth Month is the perfect time to help your kids give a hoot about savings now so they can soar when they're older.

Visit your nearest branch to learn more about *Super Saver Club for Kids*, an account that offers fun rewards for saving and opportunities for our youngest members to participate in special activities.

We value your feedback.

As your credit union, we value your thoughts and opinions about the products and services we offer. To help us gather member feedback, we have partnered with Satmetrix, a top customer experience management company.

Beginning this month, Satmetrix may send out a short email survey after your in-branch, phone, or online interactions with Vantage West.

If you are selected to participate in the survey, we would appreciate your candid response about what we are doing well and what we can do to better meet your needs.