

Vantage Point

Winter 2017

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INFORMATION

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NMLS# 485751

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CLOSED

For the Holidays

January 2

New Year's Day Observed

January 16

Martin Luther King, Jr. Day

February 20

Presidents' Day

January 25

Branches open at 10 am



IRAs¹

Up to **1.65%** APY

24-Month Share Certificate²

Up to **1.10%** APY

High Yield Money Market³

Up to **0.75%** APY

Open an account in minutes at vantagewest.org/now, call us at **520.298.7882**, or stop by any of our branches.

Annual Percentage Yield(s) accurate as of 01/01/17. Tiered balances earn tiered rates. Subject to approval. Certain restrictions may apply. Fees may reduce earnings on these account(s). Federally insured by NCUA.

¹ \$125,000 and up earns 1.65% APY; \$75,000-\$124,999.99 earns 1.60% APY; \$25,000-\$74,999.99 earns 1.55% APY; \$500-\$24,999.99 earns 1.50% APY; \$50-\$499.99 earns 0.60% APY. Minimum deposit of \$50.00 to open account. Variable rate and subject to change without notice. Early withdrawal penalties may apply.

² \$250,000 and up earns 1.10% APY; \$75,000-\$249,999.99 earns 1.07% APY; \$25,000-\$74,999.99 earns 1.04% APY; \$10,000-\$24,999.99 earns 1.01% APY; \$1,000-\$9,999.99 earns 0.98% APY. Minimum deposit of \$1,000 to open account. Early withdrawal penalties may apply.

³ \$125,000 and up earns 0.75% APY; \$100,000-\$124,999.99 earns 0.50% APY; \$500-\$99,999.99 earns 0.05% APY. Minimum deposit of \$500 to open account. Variable rate and subject to change without notice.



A Message From Our CEO

"To be successful, you have to have your heart in your business, and your business in your heart." – Thomas Watson, Sr., former IBM chairman/CEO



At Vantage West, we live by this principle every day as we carry out our mission of *"working together to meet our members' financial needs."* We are passionate about providing exceptional service to you, our members.

As your credit union, meeting your financial needs is our priority. That's why we offer a variety of options to help you manage your day-to-day banking needs, as well as plan for the future.

Because January is a month when people typically seek out IRAs, we invite you to take a look at our IRA money market account, which offers one of the highest rates around. If you are looking for an account with competitive dividends, our share certificates and high yield money market are smart options to consider.

Dealing with high-rate credit cards after the holidays? We can help you save with a no-fee balance transfer to a Vantage West Visa® credit card. Don't have a Vantage West credit card? We invite you to take advantage of our special

6-month introductory rate as low as 2.99%^{APR} and as low as 8.75%^{APR} after that.

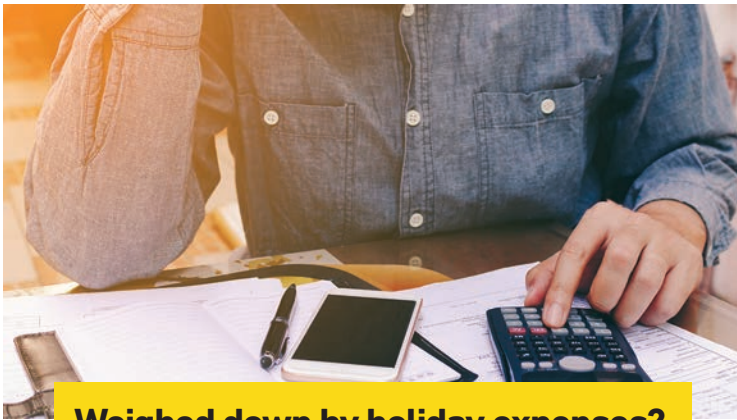
Whatever your short- or long-term goals might be, we are here to help. Whether you are purchasing or refinancing your home, expanding your existing business or opening a new one, buying a new car or refinancing the one you currently drive, we're here for you.

As we enter into a new year, we will continue to work hard to earn your business.

In closing, I want to thank you for your continued trust and wish you all a prosperous and Happy New Year!

Robert D. Ramirez
President/CEO

Whether you find convenience at one of our branch locations, via our phone center or by way of our digital channels, our goal is to make it easy for you to do business with us.



Weighed down by holiday expenses?

Don't get stuck paying high-rate credit cards. Take advantage of no-fee balance transfers with a Vantage West Visa® credit card.

- No annual fee
- No balance transfer fee
- No cash advance fee
- Earn rewards

A special offer for new cardholders:

6-month introductory rate as low as:

2.99% APR

After 6 months, as low as:

8.75% APR



It only takes minutes to apply at vantagewest.org/platinum or call us at **520.298.7882**.

Card type and APR are based on creditworthiness. Introductory rates are 2.99% APR or 4.99% APR. Standard rates after six-month introductory period are 8.75% APR or 10.75% APR. Rates are variable and are subject to change. All loans are subject to credit approval. Certain restrictions may apply. Limited time offer. A foreign transaction fee of up to 1% applies to certain international transactions. Promotion offered only for new Platinum or Gold Visa credit cards and does not apply to increases, conversions or re-opening of a closed credit card.



78% DON'T THINK THEY'VE SAVED ENOUGH FOR RETIREMENT*

Will your savings last?

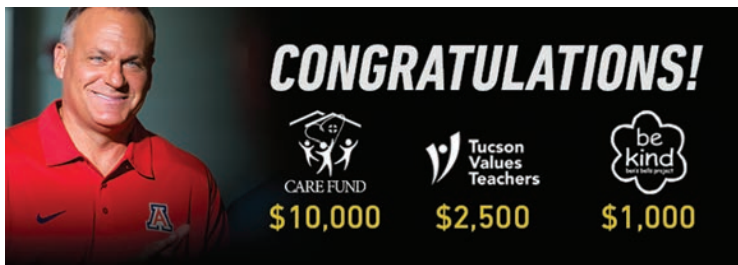
Vantage West Financial Advisors located at the credit union can help you define a plan based on your retirement goals, timeline, and risk tolerance.

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

520.751.7039 • vantagewest.org/makeitlast

 **Vantage West**
Financial Advisors

*Source: Retirement in 2016: 10 Stats Everyone Should Know by Matthew Frankel, December 20, 2015. 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.** CBSI is a registered broker/dealer in all fifty states of the United States of America. FR-1662297.1-1216-0119



With thousands of votes tallied, the public has spoken...
Care Fund is the Commitment to Community Grand Prize Winner!



Care Fund Executive Director Cathy Sherwin with \$10,000 check presented by Vantage West President/CEO Robert Ramirez.



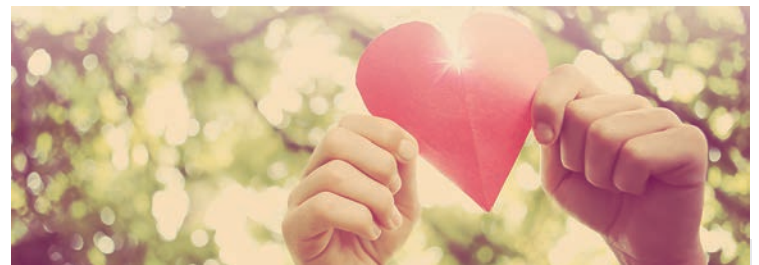
Scott Blades (far right) won the grand prize VIP on-field experience at the UA vs ASU game.

Introducing new Vantage West Rewards!

Exciting news! With our new Vantage West Rewards Program, you can now earn cash back (and other cool rewards) when paying with your personal credit or debit card.*

Learn more at rewards.vantagewest.org.

*Excludes Home Equity Visa Gold Card. Must be signature-based transactions to earn rewards.



Vantage West Awards \$20K in Charitable Grants.

In the tradition of holiday giving, we awarded \$2,000 each to 10 deserving organizations chosen by Vantage West employees for their impact in the community.

- Children's Clinics of Tucson
- I am you 360
- ICM Food & Clothing Bank
- Lead Guitar/UpBeat
- Marana Police Volunteers Foundation
- No Kid Hungry
- Santa's Workshop
- Southern Arizona Network for Down Syndrome (SANDS)
- Team Hoyt Arizona
- Tucson Cold Wet Noses



**ROI for your business.
 ROI for our community.**

Your business has needs, and so does our community. When you bank with Vantage West, you can be certain you're getting more from your company's assets and that we're doing our part to invest back into the community.

Up to **0.75%** APY
BUSINESS HIGH YIELD MONEY MARKET

Learn more and open a business high yield money market today!
vantagewest.org/communitybusiness

Annual Percentage Yield accurate as of 01/01/17. Tiered balances earn tiered rates. Minimum \$250,000 balance to earn 0.75%APY; \$100,000-\$249,999.99 earns 0.45%APY; \$500-\$99,999.99 earns 0.05%APY; Minimum deposit of \$500 to open account. Fees may reduce earnings. Subject to approval. Certain restrictions may apply. Rates are variable and subject to change without notice. Federally insured by NCUA.

Accolades Corner



Vantage West received 5-star rating from Bauer Financial for strong financial position



Vantage West voted a FAVORITE by Arizona Daily Star Readers in three categories: Financial Planning Services, Bank/Credit Union, Debit Card



Vantage West President/CEO Robert D. Ramirez honored with the Community Service Award by the League of United Latin American Citizens



Vantage West President and CEO Robert D. Ramirez was named "Man of the Year" by Greater Tucson Leadership, represented by Kasey Hill, GTL Executive Director and Ryan Flannagan, GTL Event Sponsorship Chair.

New Year...New Ways to Serve You

Vantage West is starting the year with new and enhanced ways to serve you online and in person through Online Banking.

Online Account Opening

Short on time? It only takes minutes to open a Vantage West checking or savings account. Visit vantagewest.org to get started.

Skip-A-Pay

You can now apply for Skip-A-Pay on your eligible loans through Online Banking! Starting March 1, all Skip-A-Pay requests must be submitted through Online Banking.

Same-Day Money Transfer

For less than the cost of regular wire transfer, send money to anyone in the US, and have the funds received the same day. This new service is available at any Vantage West branch.*

Need help signing up for Online Banking?

Go to vantagewest.org/onlinebanking or call **520.298.7882**.

* \$15 per transaction. Cut-off time is 10 am for same-day transfers up to \$25,000 per transaction.

2017 Board of Directors Election

Two seats on our Board of Directors are up for election in 2017. The Nominating Committee recently called for applications for nomination; below are the Committee's nominees.

Nominations for vacancies may also be made by petition along with a candidate's completed online volunteer application by February 3, 2017. To learn more about qualifications, requirements, and to apply online, go to vantagewest.org/board. All credit union members at least 18 years old have the right to vote in the annual Board of Directors election.



Mitch Pisik

Mitch is our Chairman of the Board. He began as an Associate Director in 2015. Mitch has been CEO at four companies over the past 15 years and held Executive positions for multi-billion dollar global companies including Rubbermaid and Kraft. He has conducted business in 36 countries, and has been a Board Member for several private, public and not-for-profit companies.



Gregory Good

Greg has been serving as an Associate Director on Vantage West's Board since 2015. He is a native Tucsonan and Wildcat who is in his 20th year of running his own private boutique law firm after working for large national and local law firms for seven years prior. His law practice emphasizes business, real property and trusts & estates, in and out of court.

Time for your business to switch to Sprint?

Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get **15% off** select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

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. Mention Corporate ID: **NACUC_ZDS_ZZM**.