

VANTAGE POINT



Summer 2017

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INFORMATION

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CLOSED

For the Holidays

July 4

Independence Day

September 4

Labor Day

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2X POINTS
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EVERYTHING



WHAT'S YOUR FIVE?

vantagewest.org/connectrewards

Card type and APR are based on creditworthiness. All loans are subject to credit approval. Certain restrictions may apply. Promotion offered only for new Connect Rewards Visa Signature credit cards and does not apply to increases, conversions or re-opening of a closed credit card.



A MESSAGE FROM OUR CEO

"Opportunities don't happen. You create them." - Chris Grosser, young American entrepreneur



In today's competitive marketplace, we understand we may only have one opportunity to create a positive experience for the membership. With this in mind, Vantage West is

always looking for ways to meet and exceed expectations.

Driven by our desire to reward members for their loyalty, it gives me great pleasure to announce the launch of our Connect Rewards Visa®, offering 3x on gas, 2x on groceries, 1x on everything else, and a remarkable 5x rewards per \$1 spent on an eligible category of your choice, with options from travel, to restaurants to utilities. I am equally pleased to announce that soon, we will launch two new checking options with debit rewards that can be combined with credit rewards for maximum member value.

To complement these two new offerings, our Share Certificates feature secure savings options at attractive terms and competitive industry rates. Other competitively priced savings options worth considering include money market accounts and IRAs.

With a commitment to meet the needs of a growing membership, I want to highlight success stories in two areas where we are experiencing significant growth and opportunity — the Hispanic market and small business lending.

For the second year in a row, Vantage West was awarded the Category's Best Diamond Award for Segmented Marketing by the Credit Union National Association (CUNA) for our success in meeting the needs of the Hispanic market. In the small business lending arena, we have benefitted from recent growth which is important, as it aligns with our overarching efforts to form collaborative opportunities, where we can help stimulate the local economy so we all stand to benefit.

Another success story highlighted on page 4 reveals the 10 winners of our scholarship program, who in addition to meeting other criteria, expressed their thoughts on the value of financial literacy. This is an important topic, as one of the biggest challenges we faced several years ago as a nation was the financial meltdown caused by greed and lack of financial literacy. The Vantage West Scholarship Program helps promote financial responsibility, and ultimately rewards model students motivated to achieve more through higher education.

In closing, we recognize that opportunities don't happen. We have to create them. We will continue to serve and create opportunities for the membership by being true to our mission: *"Working together to meet our members' financial needs."*

Robert D. Ramirez
President/CEO



A DREAM IS NOT A PLAN. START TODAY.

Your dreams of a comfortable retirement, starting a small business, or even a European vacation are well within reach with the right kind of planning. That's where Financial Planning at Vantage West Credit Union, courtesy of CUNA Brokerage Services, Inc. (CBSI), comes in. Start your plan now at vantagewest.org/plan.



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-1819143.1-0617-0719

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or visit one of our branches today.

Annual Percentage Yield(s) accurate as of 07/1/17. 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 0.90% APY; \$75,000-\$249,999.99 earns 0.85% APY; \$25,000.00-\$74,999.99 earns 0.80% APY; \$10,000.00-\$24,999.99 earns 0.75% APY; \$1,000.00-\$9,999.99 earns 0.70% APY.
² \$250,000 and up earns 1.30% APY; \$75,000-\$249,999.99 earns 1.25% APY; \$25,000.00-\$74,999.99 earns 1.20% APY; \$10,000.00-\$24,999.99 earns 1.15% APY; \$1,000.00-\$9,999.99 earns 1.10% APY.
³ \$250,000 and up earns 1.55% APY; \$75,000-\$249,999.99 earns 1.50% APY; \$25,000.00-\$74,999.99 earns 1.45% APY; \$10,000.00-\$24,999.99 earns 1.40% APY; \$1,000.00-\$9,999.99 earns 1.35% APY.

COMMUNITY LEADER SHADOW DAY



As an active member of the Arizona community, Vantage West is committed to helping today's youth make sound career choices and grow up to be future community leaders themselves.

In support of *Arizona Bilingual Newspaper's* Community Leader Shadow Day, Vantage West President/CEO Robert D. Ramirez, along with some members of the executive team, recently met with three young students who expressed their desire to "shadow and experience" a day in the life of a community leader they look up to as a role model.

For Eldon, Andres, and Anthony, this gave them the opportunity to learn firsthand about the importance of saving, how a bank works, what it takes to be a leader, and various financial services careers.

To learn more about Vantage West's community involvement, go to vantagewest.org/community.



PROTECT YOUR IDENTITY WHILE TRAVELING THIS SUMMER

As you plan to enjoy your summer trip, here are a few tips to keep in mind to avoid falling victim to identity fraud or theft:

- Leave your Social Security card, checks, or debit/credit cards you will not be using at home.
- Put mail on "postal hold" while you're gone.
- Make your home look lived-in to avoid drawing attention to it and reduce the risk of break-ins.
- Keep your valuables such as cash, credit cards, and passports in the hotel safe.
- Avoid using public computers and Wi-Fi to access anything sensitive, such as online or mobile banking, online shopping, or your email.

For more valuable tips and identity theft updates, visit vantagewest.org/cyberscout.

Source: CyberScout™ formerly IDT911.

WE NEED YOUR VOTES!

VANTAGE WEST IS A FINALIST IN THE FOLLOWING CATEGORIES IN THE "RANKING ARIZONA" OPINION POLL:

- Finance and Professional**
 - ▶ Credit Unions
 - ▶ SBA Lenders
- Real Estate/Commercial**
 - ▶ Capital & Finance
- Real Estate/Residential**
 - ▶ Mortgage Bankers/Lenders

Vote today at azbigmedia.com/vote-ranking-arizona

VOTE DAILY THROUGH 7/31/17
THANK YOU FOR YOUR VOTE!



COMING SOON! 2017 READERS' CHOICE AWARDS

Vantage West was voted winner and/or favorite in several categories in the 2015-2016 *Arizona Daily Star Readers' Choice Awards*. *It's that time once again!* Voting runs July 23 - August 6, 2017.

We'd appreciate your vote in the following categories:

- **Best Bank/Credit Union**
- **Best Mortgage Lender**
- **Best Debit Card**
- **Best Financial Planning Service**

Read all about it in the *Arizona Daily Star* or at Tucson.com July 23.



**ROI FOR YOUR BUSINESS.
ROI FOR OUR COMMUNITY.**

When you choose Vantage West for your business banking needs, you are partnering with a local financial institution that serves our members and community. We take pride in doing our part to invest profits back into things that help local businesses and communities thrive.

We call that a good return on investment (ROI).

Helping local small business owners achieve their financial goals is our top priority, and our experienced business banking team is ready to work with you.

vantagewest.org/communitybusiness

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

VANTAGE WEST AWARDS SCHOLARSHIPS TO 10 DESERVING AZ STUDENTS



Ten outstanding students pursuing higher education in Arizona this fall semester are heading off with a \$1,000 scholarship from Vantage West.

They were chosen winners of the 2017 Vantage West Scholarship Awards, based on criteria including academic excellence, philanthropy, quality and content of a written essay, and good character.

Vantage West has awarded close to \$40,000 in scholarships since launching the program in 2013.

To learn more about this year's winners and for program updates, go to vantagewest.org/scholarship.

HISPANIC MARKETING INITIATIVE WINS 2017 CATEGORY'S BEST DIAMOND AWARD

For the second year in a row, Vantage West's Hispanic marketing initiative received a Category's Best Diamond Award for Segmented Marketing from the Credit Union National Association (CUNA), in recognition of our outstanding marketing, community outreach, and business development efforts to serve Arizona's growing Hispanic market.

Luis R. Soto, Vantage West Marketing Manager



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MISSED OUR ANNUAL MEETING?

In case you missed Vantage West's 2017 Annual Meeting, you can still catch up on important developments and announcements to the general membership. We encourage you to visit our website at vantagewest.org/board for updates on the annual Board Election results, amendments to the credit union bylaws, 2016 Annual Report, and more.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Please note that our privacy policy has not changed. If you would like to review our policy and practices with respect to your personal information, please visit vantagewest.org/privacy-policy or call 520.298.7882 or 800.888.7882 to request your free copy in the mail.

5-STAR RATING FROM BAUER FINANCIAL

Vantage West continues to get a consistent 5-star rating from Bauer Financial for demonstrating the highest level of financial stability and strong capital position. This is the highest score given by Bauer and reserved for financially sound financial institutions that are operating well above their regulatory requirements.



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