



Vantage West
CREDIT UNION

VANTAGE POINT SUMMER 2018



A CARD THAT
REWARDS YOUR
INTERESTS

5% CASH BACK

WHEN YOU SPEND ON THE CATEGORY OF YOUR CHOICE

3% CASH BACK
GASOLINE

2% CASH BACK
GROCERIES

1% CASH BACK
EVERYTHING

WHAT'S YOUR FIVE?

VantageWest.org/ConnectRewards

All loans are subject to credit approval. Certain restrictions may apply. Cash Back rewards are tracked as points and each \$1 in Cash Back rewards earned is equal to 100 points. Points can be redeemed for cash back, merchandise, gift cards, travel, and charitable donations. See Vantage West Rewards terms and conditions for details and restrictions of the program. Vantage West Rewards are subject to change.

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VantageWest.org



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(TDD) 520.733.9453



P.O. Box 15115
Tucson, AZ 85708



NMLS# 485751
Federally insured by NCUA.

PRESIDENT'S MESSAGE

"We're all working together; that's the secret." - Sam Walton

At Vantage West, we take our mission seriously. In every interaction, we seek ways to ignite collaborative relationships with our members and the communities we serve, so we can thrive together.

We envision prosperity for all. For some, that means having the peace of mind of knowing our parents and grandparents are living comfortably into their golden years. For others, it means the satisfaction of knowing our children are financially prepared for college. There are also those who define prosperity as running a thriving business, so they can provide for their families and also contribute back to the communities that help fuel their success. Whatever prosperity means to you, we are here to help you achieve it.

With our members in mind, we provide exclusive incentives and benefits in the form of special promotional terms or rates, occasional drawings and giveaways, and rewards points that can be redeemed for cash or other items in the category of your choice.

We do this because the deeper each member relationship is with the credit union, the better positioned we are to serve our entire membership and support causes that strengthen our communities.

We realize that for us to provide the best possible member experience and support causes that are important, we need to invest in technologies and initiatives that drive continuous improvement.

Two important strategic moves we are pursuing to strengthen the credit union are our expansion in the Phoenix market and a larger ATM network.

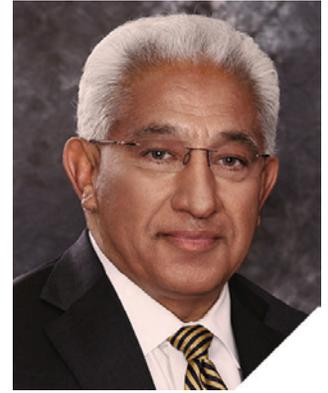
Our Phoenix expansion is part of a strategy that will add 10 new retail locations in the Phoenix metro area by 2022. This is significant, because it positions us to better serve the nearly 40,000 members we already have in Phoenix, so we can help them grow. This growth will also allow us to invest in innovations that will benefit the entire membership and our community partners.

The expanded ATM network is made possible through partnership with Cardtronics. It allows us to offer surcharge-free access to 71 new ATMs in Target Stores across Arizona and in select CVS Pharmacies in the East Valley.

Vantage West was born from the needs of the membership, and that's what fuels our momentum. As we continue along our financial journey together, we look forward to more opportunities to ignite collaborative relationships and aim towards achieving our vision of thriving members and communities.

Robert D. Ramirez

President/CEO



REWARDING THE BUSINESSES THAT HELP OUR COMMUNITIES THRIVE

Vantage West will reward you with a **\$200 CASH BONUS** when you open a Business Checking account.

QUALIFYING IS EASY

1. Open a new Select, Premier, or Community Checking Account with a minimum deposit of \$100
2. Deposit \$1,000 within 10 days
3. Make at least ten debit or credit card transactions within 60 days
4. Enjoy your bonus!

Visit VantageWest.org/Bonus200 to learn more.

The \$200.00 bonus will be credited to the qualifying checking account within ten days of the date the last requirement is met. Your account must be open and in good standing at time the bonus is awarded. Limit one new Select Business Checking, Premier Business Checking or Community Business Checking, per membership and per EIN/SSN, will be eligible for the bonus. Offer valid for new Select Business Checking, Premier Business Checking or Community Business Checking accounts only. The \$200.00 is considered a bonus and is subject to IRS reporting. The account must be opened between 04/01/2018 - 09/30/2018 and remain open for at least six months. If it is closed within six months of the open date you may be responsible for reimbursement of any bonus awarded. Subject to approval. Membership required. Certain restrictions may apply. Promotion subject to change. Federally insured by NCUA.



YOU + YOUR NEW NEIGHBORHOOD = A PERFECT MATCH

Do you think of yourself as being “artsy,” a “foodie,” or a “health enthusiast?” Would you rather live in a neighborhood with scenic views or close to the local nightlife to fit your outgoing personality?

If you are in the market for a new home, we can help you find the perfect neighborhood that fits your lifestyle. Neighborhood Explorer is a fun, new online tool that matches your personality and lifestyle with recommended neighborhoods in Tucson or Phoenix. The interactive tool will also show you the average home price, historic home values, and the estimated down payment for homes in the area to help guide your buying choices.

Check it out at:

VantageWest.org/TucsonExplorer or VantageWest.org/PhoenixExplorer

EMPOWERING FUTURE LEADERS

Vantage West supports local organizations that share our advocacy for education. Recently, Vantage West team members participated in the Junior Achievement - Tucson You're Hired event. They were led by our President/CEO Robert D. Ramirez who inspired students with his keynote speech.

The event was the culminating activity of JA You're Hired, an innovative program for college-bound high school students that empowers young people to own their economic success. It gave Vantage West the opportunity to make a positive impact on the youth, and enabled the students to learn more about the power of networking, leadership, ethics, and more.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit LoveMyCreditUnion.org/Sprint or text "BEN" to **313131** to calculate your cash rewards.



2018 ANNUAL MEETING

We cordially invite all members.

AUGUST 6, 2018 | 6 PM
DOUBLETREE BY HILTON
445 S. ALVERNON WAY
TUCSON, AZ 85711

Fun prizes
Hors d'oeuvres will be served

5-STAR RATING FROM BAUER FINANCIAL

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

BauerFinancial.com



2018 ELECTION FOR BOARD OF DIRECTORS

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

- **ANA ARCHER, INCUMBENT**
- **DR. PAUL MELENDEZ, INCUMBENT**

There were no nominations by petition and there is only one nominee for each vacancy so there will be no written ballot vote and no call for nominations from the floor for these seats. The nominees will win the seats by acclamation for new, three-year terms.

Additionally, a third board seat was vacated after the Nominating Committee's 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 this seat.

To learn about nominations from the floor visit VantageWest.org/Board

2018 VANTAGE WEST SCHOLARSHIP BENEFITS TEN ARIZONA STUDENTS

Vantage West has awarded **\$10,000** in total scholarships to ten deserving students pursuing or continuing higher education in Arizona this Fall. Each received \$1,000 and were selected by a panel of judges based on criteria including academic merit, content and quality of a written essay, and good character.

THE UNIVERSITY OF ARIZONA

- **ANGELEAHA JENNINGS** - San Manuel High School
- **AUTUMN LARDINAIS** - Empire High School
- **ALYSSA SOTELO** - Empire High School
- **BRYCE GALUS** - Walden Grove High School
- **FRANCISCO DUARTE** - Continuing at U of A
- **WYATT MACDONALD** - Continuing at U of A

ARIZONA STATE UNIVERSITY

- **KATELYN KUBLY** - Sahuaro High School
- **SAMANTHA ROTTLER** - Cienega High School
- **DOMINIQUE BROWNING** - Continuing at ASU

PIMA COMMUNITY COLLEGE

- **BRIANNA TERRELL** - Continuing at PCC

Visit VantageWest.org/scholarship for program updates.

WE'RE EXPANDING IN PHOENIX...

We are soon adding a new retail location at Ray Rd. and Cooper Rd. in Gilbert. This marks a significant development for Vantage West and the membership, as it aligns with our vision for strategic success through market growth. The new retail location is the first of our planned ten additional locations in the Phoenix metro area by 2022, which we refer to as our *10 x '22 Expansion Strategy*.

Vantage West currently has more than 40,000 members in the Phoenix area, with a considerable amount currently residing in Phoenix's East Valley.

We are aiming to open the doors to our newest location by year's end or early 2019.

...AND NOW WE OFFER TARGET & CVS ATM ACCESS

Vantage West now offers free ATM access in all Target and some CVS Pharmacy locations in Arizona to further support our 40,000 members in the Phoenix metro area and across the state. Members can now make surcharge-free withdrawals (no third-party ATM fees) at any participating Target or CVS ATM.

For a complete list of the new ATM locations, please visit VantageWest.org/ATMs

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 or call **520.298.7882** or **800.888.7882** to request your free copy in the mail.

CLOSED FOR THE HOLIDAYS

July 4
Independence Day

September 3
Labor Day