



VANTAGE POINT

SPRING 2018



WHERE DOES YOUR MONEY GO?

A BOLD CAMPAIGN TO ENCOURAGE LOCAL CONSUMPTION.

For the past few months, we at Vantage West have been cooking up the ingredients for a new campaign that illustrates our core values of community empowerment. "Where Does Your Money Go?" features Tucson-based rapper Lando Chill as he traverses the city, asking one simple question. Along the way, he encounters individuals who blindly spend their money on trivial things and implores them to think about the impact of these choices, encouraging them to make more intentional financial decisions that benefit their own lives and communities in the future.

These individuals represent many of us. Often, we neglect to think about the real power we possess through the use of money. The question "Where does your money go?" asks us to think more deeply about our spending and realize how we can empower our communities by keeping our money local. "Our goal wasn't solely to promote Vantage West," said Jill

Casey, Assistant Vice President of Communications and Content Marketing at Vantage West. "Instead, we wanted to help further drive the movement to support local businesses as a whole, because in the end it strengthens our local economy and benefits us all."

The message Vantage West seeks to impart is that money is a tool. An easy way for you to have more of an impact on your local community is to move your deposits and loans away from big national banks to a local credit union like Vantage West. The more you trust your finances to us, the more we can invest back into the community to help everyone thrive. In short: We are not passive participants in our economy—we are stakeholders in the communities around us.

See the campaign and take action to move your money to a local financial institution at WhereYourMoneyGoes.org



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VantageWest.org
NMLS# 485751
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DEPOSIT STRATEGIES IN A RISING RATE ENVIRONMENT

Recent increases in the federal funds rate are potentially good news for investors who may feel uneasy with stock market volatility. An investment in a Certificate (CD) can diversify a portfolio and be a welcome refuge for assets in a bear market.

Other investors may be wary of opening a CD, believing another rate increase might be right around the corner. During times like these, it is worth considering options such as Jump-Up CDs, which can combat the fear of missing out on a higher rate.

If rates continue to rise, Jump-Up CDs could be a good option, as their annual percentage yield can be adjusted upward. This makes opening a CD less risky because you are not locked into one rate for the entire term. If rates rise, you can choose to convert your CD to a higher rate offered by your financial institution. Jump-Up CDs provide the best of both worlds with steady returns today and the possibility of higher rates.

Many economists forecast rates will continue to rise throughout 2018 and beyond. You can explore Jump-Up CD options by speaking with a Vantage West financial representative. They can connect you with CD products that will earn you steady returns today, while offering you rate peace of mind in the future.

24-Mo. Jump-Up Certificate

STARTING AT
1.50% APY

36-Mo. Jump-Up Certificate

STARTING AT
1.75% APY

Once Share Certificate is opened, you may request a one-time dividend rate and APY change to the current rate with the corresponding term. Jump up option expires once it is used or upon first maturity. At maturity, certificate will renew at the current corresponding term rate and "jump" option will no longer be available. APY(s) = Annual percentage yield (s) accurate as of April 1, 2018. Minimum opening deposit of \$1000. Subject to approval. Certain restrictions may apply. Fees may reduce earnings on these account(s). Early withdrawal penalties may apply. Certificates earn dividends. Learn more at VantageWest.org/jumpup.

SPRINGTIME SAVING FOR YOUR DOWN PAYMENT

Spring has arrived and with that comes peak homebuying season. The season is the busiest time for homebuyers, as people come out of their winter hibernation and start exploring what's available on the market.

With prices increasing and inventory moving quickly, it's more important than ever to have your finances in order if you're looking to buy a home.

EASY WAYS TO SAVE FOR A MORTGAGE:

1. Automatic transfers

The problem with money is that it's easy to spend when we know we have it. With automatic transfers, money moves to your savings account before you see it.

2. Invest in a short-term CD

Certificates (CDs) provide higher returns for keeping your money invested for varying periods of time. Vantage West offers CDs starting at 6 months and up to 60 months. Learn more at VantageWest.org/certificates

3. Save rewards points

Many credit cards offer rewards points for qualifying purchases that can be redeemed for cash back. For example, Vantage West offers the Connect Rewards Visa Signature®, which gives you 5 times the rewards points on your choice of category. We're also currently running a promotion that offers 20,000 points (a \$200 cash value) when you open a Rewards or Rewards Plus Checking account (See promotion details at VantageWest.org/getrewarded). Rather than spend that cash back, send these rewards directly into your savings account.

GOOD BEHAVIOR DESERVES TO BE REWARDED

EARN 20,000 POINTS (\$200 CASH VALUE) AFTER YOU SWITCH TO A VANTAGE WEST REWARDS CHECKING ACCOUNT *

*To qualify for the 20,000 Rewards Points bonus (\$200 cash value), you must open a new Rewards or Rewards Plus checking account between March 1, 2018 - June 30, 2018, and complete each of the following within 60 days of account opening: have a direct deposit into that new checking account for an aggregate total of \$500 or more (deposit must be from source other than income tax return) and complete 1 debit card transaction (transaction must be completed with the debit card). Minimum opening deposit of \$20.00 for Rewards checking and \$100.00 for Rewards Plus checking. Your checking account must remain open for at least 6 months. If it is closed within 6 months of the open date you may be responsible for reimbursement of any bonus awarded. The 20,000 rewards points will be credited to your rewards account within 30 days of the date the last requirement is met. Offer valid for new Rewards and Rewards Plus checking accounts only. Members with an existing Rewards or Rewards Plus checking account are not eligible for the bonus. Subject to approval. Certain restrictions apply.

PRESIDENT'S MESSAGE

"Opportunities don't happen. You create them." -Chris Grosser

As we embark upon Community Banking Month, which runs throughout April, we pause to reflect on the impact a local financial institution like Vantage West can have on the people and businesses in the communities we serve.

We not only recognize the great responsibility that comes with taking care of the financial needs of our members, but we also know we have a greater obligation to ensure our commitment goes beyond simply providing checking accounts and loans.

As a socially responsible community partner, we are keenly aware that without every member of the community working together to provide for the greater good, we cannot fully realize our full potential together.

We believe that when our members, communities, and employees thrive, we thrive. And we believe this is built on collaboration. When you choose to bank locally, with a financial institution like Vantage West, your money stays in our community so we can all prosper together.

We are proud to partner with organizations that share our passion for supporting other locally owned businesses, such as Local First Arizona, because we know money invested locally is recirculated into the local economy to create up to 75% more tax revenue for our community and state.

As a Vantage West member, you can be proud of all you have helped invest back into your fellow members and the community.

Thank you for allowing us to live our mission of igniting collaborative relationships with you, our members, and our communities.

We ask you to join us throughout April, and especially on April 30 our proclaimed "Switch Day", in encouraging others to make the switch to a local financial institution like Vantage West.

I invite you to learn about the many special offers highlighted in this newsletter that will reward you to switch more of your banking to Vantage West, but the greatest reward of all is knowing you are part of a bigger solution to create a thriving and sustainable community for generations to come.

We thank you for choosing to bank with Vantage West and for helping us support the communities in which we live.

Robert D. Ramirez
President/CEO



Bob was recently voted Best Boss in the Arizona Daily Star Readers' Choice poll. We wanted to know what makes him such an effective leader. So we asked him. Check out the "A Boss Like Bob" video series at: VantageWest.org/boss-like-bob

A \$100 bill featuring Benjamin Franklin. A large green '100' stamp is overlaid on the bill. Below the bill is a blue banner with white text. The text reads: '\$100 CASH REWARD WITH EVERY NEW LINE'. Below this, it says 'It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!'. At the bottom, it says 'Visit LoveMyCreditUnion.org/Sprint or text "BEN" to 313131 to calculate your cash rewards.'

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



LOVE MY CREDIT UNIONSM REWARDS



2018 BOARD OF DIRECTORS ELECTION AND ONLINE VOTING

Two seats on our Board of Directors are up for election in 2018.

The Nominating Committee recently called for applications for nomination and are pleased to announce their nominees.



ANA ARCHER

Ana worked for the City of Tucson for five years and retired from the State of Michigan government after 32 years of service. She graduated from Western Michigan University with a degree in business. Ana's volunteer leadership experience with Vantage West includes serving on the Supervisory Committee, Nominating Committee, and Board of Directors. She began her service on the Vantage West Board as an Associate Director in 2014, and joined the Board as a Director in 2015. She currently serves as Board Secretary.



DR. PAUL MELENDEZ

Paul has been a faculty member of the University of Arizona Eller College of Management since 1996. He earned his doctorate from the University of Arizona with a specialization in privatization. He serves as professor in the Department of Management and Organizations, and is Founder of the Center for Leadership Ethics. He specializes in ethics, international business, and innovation. Paul has served on Vantage West's Nominating Committee and Governance Committee, and has been a Director on the Board since 2015.

For more information, visit VantageWest.org/board

NOMINATIONS BY PETITION

Nominations may also be made by qualified petition (along with a candidate's completed online volunteer application) by **May 17, 2018**. To learn more about qualifications and requirements, obtain a petition form and 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.

COMING SOON! ONLINE VOTING

Vantage West is pleased to announce that beginning in 2018, members will be able to cast votes online. This means voting will now be quick, easy, and more secure.

We are confident this new option will make it more convenient for members to participate in Board of Directors elections as well as other matters put before our membership in the future. Additionally, online voting provides a more eco-friendly and economical option to paper ballots. However, paper ballots for mail-in voting will still be available to members upon request.

NEW! MONEY MANAGEMENT TOOL

Budgets made easy.

You may have noticed that money magically disappears when you don't have a good idea where it was spent. Budget apps can help bring clarity to this mystery and are valuable whether you're trying to control your spending or looking to build wealth.

Now, you can conveniently access budgeting tools from Vantage West simply by logging in to Online Banking. Money Management is an intuitive tracking and budgeting tool that can help you reach your financial goals. You can:

- View savings, checking, loans, credit cards, and investment accounts from other financial institutions alongside your Vantage West accounts
- View and analyze your spending patterns
- Set account alerts and more

Ready to get started? Log in to Online Banking and click Manage Money or go to More > Money Management in the mobile app.

CLOSED FOR THE HOLIDAYS

Memorial Day
May 28

Independence Day
July 4