



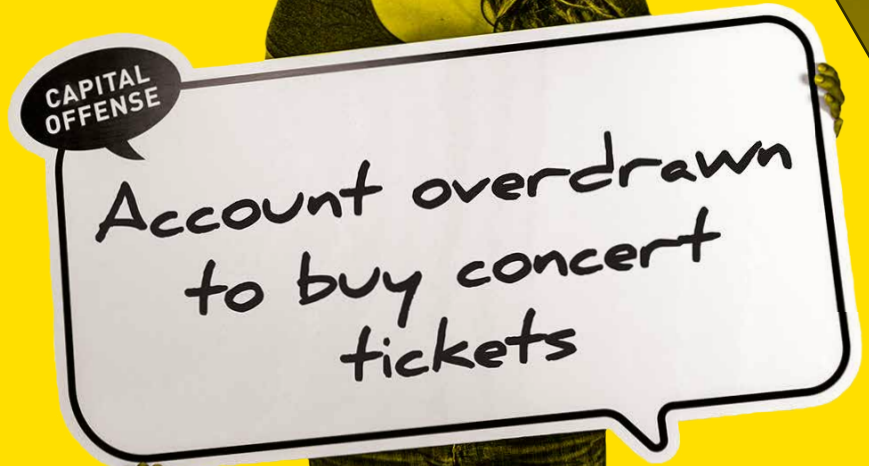
VantageWest  
CREDIT UNION

# VANTAGE POINT FALL 2018



We asked Arizonans to confess their **capital offenses** – the most regrettable financial decisions they've made. Because if we can openly talk about it, maybe we can all start banking more responsibly.

See the confessions today  
at [CapitalOffense.org](http://CapitalOffense.org)



**IN THIS ISSUE** PRESIDENT'S MESSAGE | 2018 READERS' CHOICE | CLICKSWITCH | DATA SECURITY



800.888.7882  
(TDD) 520.733.9453



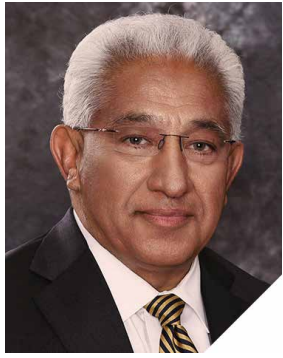
P.O. Box 15115  
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**VantageWest.org**



NMLS# 485751  
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## PRESIDENT'S MESSAGE

*"The purpose of human life is to serve, and to show compassion and the will to help others." - Albert Schweitzer*

Investing in people today to achieve a more prosperous tomorrow. That's our purpose. In this article, I'll highlight some of the many ways we honor our purpose.

For starters, we invest in our Membership by listening and sharing knowledge to offer tips beneficial to current and longer term planning. In addition, we regularly review and enhance our product offerings to keep pace with changing market conditions and to ensure the greatest overall benefits for the entire Membership. We invest in our employees by fostering an environment of continuous learning and development. This ensures they are equipped with the latest skills and tools to provide the best possible Member experience. We invest in the communities we serve by sponsoring events, volunteering, serving on nonprofit boards and making financial contributions to causes that align with our mission.

As a credit union, we believe one of the most important ways we can invest our time and resources is by doing our part to promote financial literacy. We have employee volunteer teams who deliver financial literacy training to organizations around the community. This is a priority for us, because a strong financial foundation is the basis for a prosperous future.

Our commitment to promoting financial literacy is highlighted several places in this newsletter. Our Capital Offense campaign features individuals sharing their most regrettable financial faux pas from their past to help others learn from their mistakes.

We also share an article on digital self-defense that offers tips for fighting and preventing cyber fraud, which can be costly and time consuming to resolve. In addition, we promote financial literacy and offer financial tips via our blog, which is available on our website at [VantageWest.org/Learn](https://www.vantagewest.org/Learn). It features articles on budgeting, advice for those preparing to purchase a home, resources for business owners and more.

In closing, I encourage you to explore the various resources we offer so you and your family can continue to make informed financial choices. Combine this knowledge with an account review done by one of our knowledgeable Member service teams to make sure you are aware of all the latest offers that could potentially benefit your overall financial portfolio.

Collaborating together, we can thrive together. Thank you for your Membership.

Sincerely,

**Robert D. Ramirez**

**President / CEO**

## MAKE THE SWITCH WITH CLICKSWITCH

Vantage West is investing in new technologies for your added convenience. Starting this Fall, it's easier than ever to make the switch to Vantage West. We've partnered with ClickSWITCH, so you can quickly and securely transfer recurring direct deposits (such as Social Security and federal benefit checks), as well as automatic payments from your external accounts to your Vantage West account. Visit any one of our branches for our full-concierge service, so we can take care of notifying your billers and depositors, helping you make the switch!

## PROSPERITY ON THE HORIZON

Vantage West Certificates (CDs) offer you the easiest and most secure way to invest to earn higher returns than in a traditional bank savings account. Rates vary depending on the term and balance.



**6-MONTH  
CERTIFICATE**

**12-MONTH  
CERTIFICATE**



# READERS' CHOICE RESULTS

Thank you to everyone who voted in the 2018 Readers' Choice Poll. Thanks to your support, we won Best Bank/Credit Union and many more. We proudly share this recognition with you, the best Members!



## ★ WINNER

Best Bank/Credit Union	Best Business Banking
Best Mortgage Company	Best Credit Card
Best Membership Organization	Best Debit Card
Best Adult Education Classes	

## 👍 FAVORITE

Best Training/Development Program  
Best Community Partner  
Best Employee Volunteer Force  
Best Benefits Program  
Best Company to Work For (Large 251 + employees)  
Best Financial Planning Service  
Best Insurance Agency  
Best Call Center

## CALLER ID NOTICE

Vantage West calls may now appear on your caller ID with different prefixes. Previously, caller ID only displayed our main line phone numbers. While you can still expect to see our main line caller ID, prefixes of 386, 457, 617, 751 and 917 are followed by the direct extension of a specific representative trying to reach you. This change makes it easier for you to see the direct call back number.

# 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](https://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.

24-MONTH  
CERTIFICATE

36-MONTH  
CERTIFICATE

60-MONTH  
CERTIFICATE

18-MONTH  
IRA CERTIFICATE

[VantageWest.org/certificates](https://VantageWest.org/certificates)  
Federally insured by NCUA.





## REWARDING THE BUSINESSES THAT HELP OUR COMMUNITIES THRIVE

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

Visit [VantageWest.org/Bonus200](http://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 - 12/31/2018 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.

## 2018 BOARD OF DIRECTORS ELECTION RESULTS

Vantage West held its board election during the 63rd Annual Membership Meeting on August 6.

Incumbent Directors Ana Archer and Dr. Paul Melendez were re-elected by acclamation for new 3-year terms, filling the two seats that were up for regular election. A special election was held for a third board seat vacated earlier this year. Olivia Smith was elected by the Membership to complete the remaining 2 years of the vacated third seat's term.

The board later held its election of officers during a meeting on August 13 and the result are as follows:

<b>Chairman</b>	Eugene Santarelli
<b>Vice Chairman</b>	John Driskill
<b>Treasurer</b>	Augustine Gomez
<b>Secretary</b>	Ana Archer
<b>Director</b>	Gregory Good
<b>Director</b>	Dr. Paul Melendez
<b>Director</b>	Olivia Smith
<b>Associate Director</b>	Randy Kohout

Visit [VantageWest.org/Board](http://VantageWest.org/Board) for other leadership updates.

## CALL FOR NOMINATIONS

Vantage West's Nominating Committee is now accepting applications for those who wish to be considered for nomination by the committee through November 9, 2018. Three seats for new, three-year terms are up for regular election in 2019.

To learn more about nomination methods, the Board and Supervisory Committee, and to apply online, visit [VantageWest.org/Board](http://VantageWest.org/Board).

## DIGITAL SELF-DEFENSE FOR THE HOLIDAYS

Online holiday shopping season is about to kick off and with all the excitement that comes from shopping for our loved ones, it's easy to forget about cybersecurity.

Make your holiday shopping experience a safe one by following easy steps for digital self-defense.

Read the full article at [VantageWest.org/DigitalDefense](http://VantageWest.org/DigitalDefense)

### 2017 IDENTITY THEFT/FRAUD SNAPSHOT:

- Arizona ranked #10 in identity theft, #11 in identity fraud complaints (per capita). <sup>1</sup>
- Holiday online fraud attempts (Thanksgiving Day through December 31) up 22% over 2016; 1 out of every 85 transactions was a fraudulent attempt. <sup>2</sup>
- Fraud attempts highest on Thanksgiving Day - 1.94%, Christmas Eve - 1.78%, and December 21 - 1.67%. <sup>2</sup>

<sup>1</sup> 2017 Consumer Sentinel Network Report, Federal Trade Commission

<sup>2</sup> Experian blog on Identity Theft Statistics by Matt Tatham, March 15, 2018



# \$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](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



## CLOSED FOR THE HOLIDAYS

**November 12**  
Veterans Day (observed)

**December 25**  
Christmas Day

**November 22-23**  
Thanksgiving

**January 1**  
New Year's Day

**December 24**  
Christmas Eve - Closed at 1PM