



Vantage West
CREDIT UNION

VANTAGE POINT

FALL 2019

**YOU'RE A
MEMBER, NOT
A NUMBER.**

As a Vantage West Member-Owner, your voice matters. Read inside to learn about your Member benefits and how you are making your community too strong to fail by banking with Vantage West.

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VantageWest.org

NMLS# 485751
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A MESSAGE FROM FRANK



Dear Fellow Members,

It was an honor to be appointed to the Vantage West Board of Directors in November 2018. This honor was surpassed when my Board colleagues asked me to assist with the transition of President/CEO Robert D. Ramirez into his retirement from the Credit Union after nearly 35 years of service. While a tall order for sure, I did not hesitate accepting their request to assume the role of CEO. I was enthusiastic about the opportunity to elevate my commitment to Vantage West and especially to all of you, our Member-Owners.

During my initial weeks on the job, members of the Vantage West team have been updating me on a broad spectrum of operational matters, including various challenges and opportunities. Overall, thanks to your Membership and support, Vantage West is financially sound and well positioned. Therefore, our focus remains on how we can best enhance your Member experience through collaboration and excellence in personal service and financial products to meet your individual needs.

We strive to earn and reward our Member loyalty with every Vantage West Member service opportunity. We aim to collaborate with our Members to identify the best ways to meet your financial needs. And, we always look for ways to make you proud to be a Vantage West Member-Owner.

In past newsletters you have read about our new branch locations, our new systems, and our new model of service delivery. We will continue to keep you abreast of all those Credit Union updates, but we will emphasize how they relate to enhancing your Member experience. As we become laser focused on you, our Member-Owners, we will make it our priority to find ways to exceed your expectations and enhance your overall experience with the Credit Union.

Thank you for your continued trust in Vantage West and for your loyal Membership

Sincerely,

Frank Trembulak

CHIEF EXECUTIVE OFFICER



CELEBRATING 65 YEARS OF IMPACT

Next year, Vantage West will mark 65 years of service to Arizona. As we reflect on both our history and future, we invite you to take a tour down memory lane.

- **1955** DMAFB Federal Credit Union started in a one-room barrack at Davis-Monthan Air Force Base.
- **1985** Greyhound/Armour Federal Credit Union (Phoenix) merged with DMFCU.
- **1999** Saguaro Credit Union merged with DMFCU.
- **2006** We changed from a federal charter to a state charter and changed our name to Vantage West.
- **2010** First Edition Community Credit Union merged with Vantage West.
- **2014** Tombstone Federal merged with Vantage West.
- **2019** Vantage West opened two new branches in the Phoenix metropolitan area – Cooper Square (Gilbert) and North Stapley (Mesa), as part of the 10 x '22 Expansion Strategy, to better serve the 40,000 Members in the Phoenix area.
- **2020** Dobson Ranch location (Mesa, AZ) opening.

DID YOU KNOW?

In 2018, Vantage West provided **\$14,652,519** in Member benefits arising from better interest rates on loan and savings products and lower fees compared to banks. In 2018, Vantage West's total economic impact on Arizona was **\$119.8 Million**.

Visit VantageWest.org/Community for the full 2018 community impact report.

THE CHOICE IS YOURS

As a Member-Owner of Vantage West, you're a person, not a number. You are an integral part of a community institution that lifts you up instead of letting you down. With Vantage West, you help make the decisions that impact how we run the organization and hold us accountable to our mission of igniting collaborative relationships with our Members and the communities we serve so we can thrive together. Below are just a few of the advantages of choosing to bank with a credit union like Vantage West and make your community too strong to fail.

WIDE RANGE OF PRODUCTS



We offer the same types of products the big banks do, often better.

GENEROUS REWARDS PROGRAM

We have one of the most generous rewards programs around.



\$14 MILLION IN ADDED BENEFITS



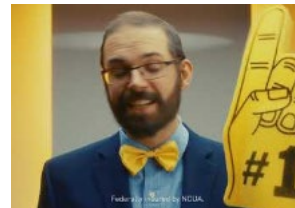
Last year we gave \$14 million in added benefits over big banks.

CONVENIENT DIGITAL BANKING

We offer convenient, state-of-the-art digital banking.



MORE LOCAL INVESTMENT



We put four times more dollars into the local economy than out-of-state financial institutions.

YOU ELECT OUR BOARD

Every Member is a shareholder. We answer to you.



Learn more or watch the associated clips at YouOwn.Us

IT'S YOUR HOME

A home equity line of credit (HELOC) is a loan that lets you borrow up to a certain amount, using your home's equity as collateral.

With a HELOC, you can:

- Use the loan as an overdraft protection source
- Access funds at any branch through loan drafts (checks) or with a Home Equity Visa® Card
- Transfer funds via PhoneBank, Digital Banking, or Mobile App

Open up a HELOC and get:

- No origination fees, points, application fees, or closing costs
- Reimbursed appraisal fee
- Get \$250 cash back at closing

Visit VantageWest.org/HELOC for details and to apply.

All loans subject to approval. \$50.00 annual fee. Rate based on creditworthiness, loan product, term of loan and CLTV. Certain restrictions and fees may apply. Rates are variable and subject to change. Variable rate maximum: 17.99% APR. Property insurance is required. Loan must remain open for a minimum of 2 years to avoid repayment of origination fees. Mortgage options subject to change without notice. Offer valid through December 31, 2019. NMLS# 485751





SECURITY AND BEYOND: GET TO KNOW YOUR SETTINGS IN DIGITAL BANKING

In April, we upgraded our digital banking website and mobile app. This change not only makes your banking more convenient, but also makes it even safer. Have you explored the “Settings” tab yet? When you do, you will be able to:

- Track critical account activity, including login locations and times and personal information changes
- Set security parameters to secure access
- Monitor transactions
- Review balances
- Manage payments

If you have not logged in yet, there is no better time than today. Please be on the lookout for future communications about ongoing upgrades and account details. You may receive an email, Message Center secured message, or notification.

PHOENIX EXPANSION UPDATE

New year. New location. You’re invited to the second grand opening in Mesa (Dobson Ranch) on **January 8, 2020** at 1955 W. Baseline Road in Mesa, in the Albertson’s plaza.

Dobson Ranch is the third location in Vantage West’s 10 x ‘22 Expansion Strategy. We aim to add two new locations every year through 2022. Our goal is to support efforts to establish a well-positioned network for enhancing Member engagement and creating value for the entire Membership, including our 40,000 Members living in the Phoenix metro area.

SPRINT REWARDS YOUR MEMBERSHIP

GET A \$100 CASH REWARD WITH EVERY NEW LINE.

Learn about Sprint’s best credit union Member cash rewards offer — another benefit of Membership!

Visit [LoveMyCreditUnion.org/Sprint](https://www.LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

ANNUAL MEMBERSHIP MEETING

Vantage West Member-Owners attended the annual Membership meeting on Thursday, September 26. The election results were announced, and other business was discussed.

As an added benefit, Members were invited to participate in financial workshops on a variety of topics before the meeting. Please visit [Facebook.com/VantageWest](https://www.facebook.com/VantageWest) for takeaways from the Social Security Administration and other informational financial workshop presenters.

A meeting summary is available at [VantageWest.org/Meeting](https://www.VantageWest.org/Meeting).

CLOSED FOR THE HOLIDAYS

November 11
Veterans Day

November 28-29
Thanksgiving

December 24
Christmas Eve; close at 1PM

December 25
Christmas Day

IMPORTANT NOTICE

Effective November 15, 2019, Discretionary Overdraft Privilege will no longer allow in-person withdrawals that cause an overdraft. Please review the updated Discretionary Overdraft Privilege Disclosure at [VantageWest.org/Help/Overdraft-Privilege](https://www.VantageWest.org/Help/Overdraft-Privilege) for details.