

# VANTAGE POINT

WINTER 2020

## WE'RE CELEBRATING 65 YEARS

It's a milestone anniversary year for your Credit Union, and we're excited to celebrate with you. You're invited to email [Member.Experience@VantageWest.org](mailto:Member.Experience@VantageWest.org) with your story of why you choose to be a Credit Union Member-Owner. We're always looking for ways to make your Member experience even better. Inside, you will find updates about how we are focusing our efforts on Member-centricity and streamlining the ways we communicate with you. **Here's to 65 more years of thriving together!**

**IN THIS ISSUE** A MESSAGE FROM FRANK | NEW RELATIONSHIP RATES | 2019 IN AWARDS



800.888.7882  
(TDD) 520.733.9453



P.O. Box 15115  
Tucson, AZ 85708

[VantageWest.org](http://VantageWest.org)

NMLS# 485751  
Federally insured by NCUA



# A MESSAGE FROM FRANK

Dear Fellow Members,

**Happy New Year!** I hope you had a great holiday season and that 2020 is off to a good start.

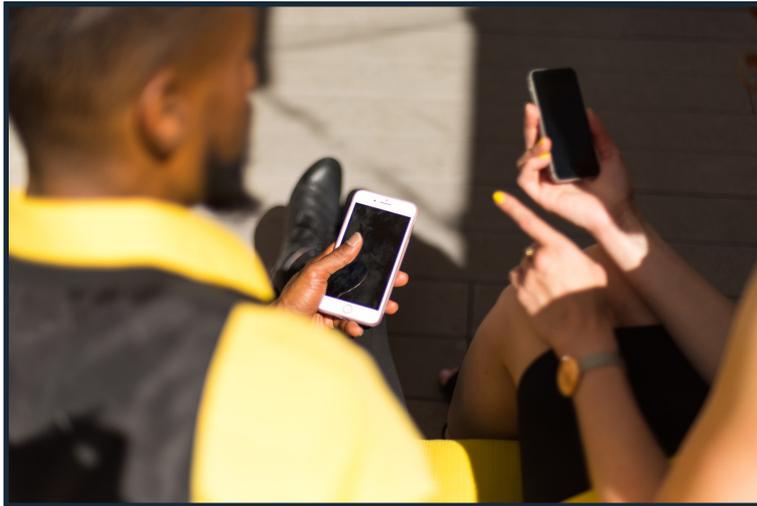
We are sharing many exciting updates in this newsletter, as you will read on the following pages. We're continuing to make changes that focus on you, our Members, to deliver the best possible Member experience. We're excited to announce the launch of Relationship Rates. You'll see more on that and other important news as you keep reading.

This year marks Vantage West's 65 years of service to Members. It's because of you that this milestone is possible. Thank you for the privilege to serve you. Our annual Membership meeting and 65th anniversary party is scheduled for May 28, 2020. I hope to see you there.

Please be advised that this is the last Member newsletter we will publish. Moving forward, we will send important notices as statement inserts, email, or postal mail. You can also stay connected with Credit Union content by subscribing to the *Vantage Viewpoint* at [VantageWest.org](http://VantageWest.org), and by following us on social media. Thank you for your loyal Membership and for being the best part of what we do.

Sincerely,

**Frank Trembulak**  
CHIEF EXECUTIVE OFFICER



## DIGITAL BANKING ALERTS

Did you know? Digital banking makes it easy to track your account activity. You can set up alerts and emails to notify you every time your debit or credit card is used, when your balance drops below a certain amount, when your payments are due, and when you receive a direct deposit. Creating alerts can help you stay on top of your accounts and catch potential fraud early. Log into digital banking from your web browser, navigate to "Settings", and select "Notifications" to get started!

# BANKS OWN YOU. YOU OWN US.

Business Checking • Business Savings • Business Credit Cards • Commercial Real Estate Loans  
Equipment Leasing • Commercial Vehicle Loans • Lines of Credit



All loans are subject to approval. Certain restrictions may apply. Federally insured by NCUA.



BUSINESS BANKING

# VANTAGE WEST RELATIONSHIP RATES COMING SOON

Starting February 1, 2020, we will launch Relationship Rates. This exciting new program offers eligible Members the opportunity to earn higher rates on qualifying consumer accounts! Relationship Rates is one way we invest our profits back into our Membership.

## Qualifying is as simple as 1,2,3.

1. Have a qualifying open Vantage West checking account
2. Have a total monthly direct deposit of at least \$750/month
3. Keep an aggregate loan and/or deposit balance of at least \$10,000

## When you meet all three conditions you will automatically earn the Relationship Rates on the following qualifying accounts:

- New or Renewing Share Certificates (CDs)
- Premium Share (PSA)
- High Yield Money Market (HYMM)

It is as simple and rewarding as that. There is no need to enroll or take any additional steps to qualify. Your PSA and HYMM accounts will be reassessed at the end of each month to verify eligibility for Relationship Rates. Your Share CD(s) will qualify for Relationship Rates for the entire term, if they meet qualifying criteria. Your statement will reflect when you are earning Relationship Rates. You can find both the Relationship Rate and the standard rate for each product by visiting [VantageWest.org/RelationshipRates](http://VantageWest.org/RelationshipRates).

We are excited to launch Relationship Rates because it aligns with our mission of igniting collaborative relationships with our Members and the communities we serve, so we can thrive together.

Business Accounts and IRA CDs are not eligible for Relationship Rates. Premium Share and High Yield Money Market rates are variable and subject to change. In the event that PSA or HYMM account no longer qualifies then the Relationship Rate will be removed, and you will earn the regular posted rate instead of the Relationship Rate. HYMM and PSA dividends are based on the account's standing and Relationship Rate eligibility at the end of the month. Rates for new/renewing/converting CDs will be based upon the account's Relationship Rate eligibility as of the prior night. Some products and services are subject to approval. Certain restrictions may apply. Relationship Rates, conditions, and benefits are subject to change without notice. Federally insured by NCUA.

## 2020 SCHOLARSHIPS

We're pleased to offer our scholarship program again this year. Check out [VantageWest.org/Scholarship](http://VantageWest.org/Scholarship) on February 12 to apply. The deadline to apply is 11:30 PM on April 10, 2020.



**“When did you lose control?”** That was the provocative question we posed in this year’s commercial playing on television, online, and across movie theaters. The spot featured a thumping soundtrack, old stock footage from the 50s and 60s, and bright splashes of our signature yellow hue. It asked Arizonans why they would choose to make banks “too big to fail” when they could instead make their communities “too strong to fail”.

The campaign also boldly introduced our new tagline that everyone can’t stop talking about: **Banks Own You. You Own Us.™**

The community response across Arizona has been overwhelmingly supportive. People like that we are challenging consumers to rethink the bank standard and focusing on empowering them directly to consider their choices. We are proud of the campaign. Most importantly, we are delighted to see the new Members it has inspired to join Vantage West, and the comradery it built among existing Members.

As we start a new year, we believe it is time to refresh the main commercial to take our message one step further. The sequel is a natural evolution of the existing message, now asking, “Are you ready to take back control?” The new spot features stock footage from the 80s, much of it reminiscent of the era of Wall Street excess, paired with a fun video game motif to set the tone and emphasize the idea of control.

For those still on the fence, the sequel should nudge them closer to taking control and making the switch from a big bank. And for our current Members, we hope the new sequel continues to instill pride in being more than a number. You’re a Member-Owner who is part of a movement that positively impacts your community. As part of our focus on you, we are working hard to continue growing Vantage West’s financial strength and make progress on increasing our deposit balances. **Because when we keep more dollars local, our Members and communities thrive.**

Learn more at [YouOwn.us](http://YouOwn.us)



## COULD AN IRA BENEFIT YOU?

It's never too early to start planning for your retirement. And it's never too late to start investing! Individual Retirement Accounts (IRAs) are attractive investment options because earnings on contributions can potentially earn you tax benefits. Learn more about the IRAs Vantage West offers at [VantageWest.org/IRA](https://VantageWest.org/IRA).

Consult your tax advisor about IRA eligibility, contributions, qualifications, and early withdrawal penalties.

## 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://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

## FINAL NEWSLETTER EDITION

As part of our restated bylaws and continued effort to provide timely updates, we will no longer send this quarterly newsletter. To ensure you never miss the news you need, please update your contact information and check [VantageWest.org](https://VantageWest.org) or visit your closest Vantage West location. We will be sure to directly notify you of any important updates or news as appropriate.

## 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](https://VantageWest.org/Privacy) or call 800.888.7882 to request your free copy in the mail.

## SAVE THE DATE: ANNUAL MEMBERSHIP MEETING

Stay tuned for information about the 2020 annual Membership meeting and 65th anniversary party, taking place on May 28. We will have a Vantage West anniversary cake to share!

## 2019 IN AWARDS

Last year, Vantage West received awards from multiple industry organizations, recognizing a variety of teams and initiatives. As our Associates work to be the best we can for our Members, we are honored to receive these awards, and look forward to continuing to deliver for our Members in 2020.

- **Safety and Health Achievement Recognition**  
Arizona Division of Occupational Safety & Health
- **Corporation of the Year**  
Tucson Hispanic Chamber of Commerce
- **Diamond Award for Segmented Marketing**  
Credit Union National Association (CUNA)
- **Louise Herring Philosophy-in-Action Member Service Award**  
Mountain West Credit Union Association
- **HOPE Award Nominations (Veronica Morton and Tony Isom)**  
Mountain West Credit Union Association
- **Readers' Choice Awards (Winner & Favorite)**  
Arizona Daily Star
- **Outstanding Young Credit Union Professional (Keysha Webb)**  
Mountain West Credit Union Association

## CLOSED FOR THE HOLIDAYS

**January 20**  
Martin Luther King, Jr. Day

**February 17**  
Presidents' Day