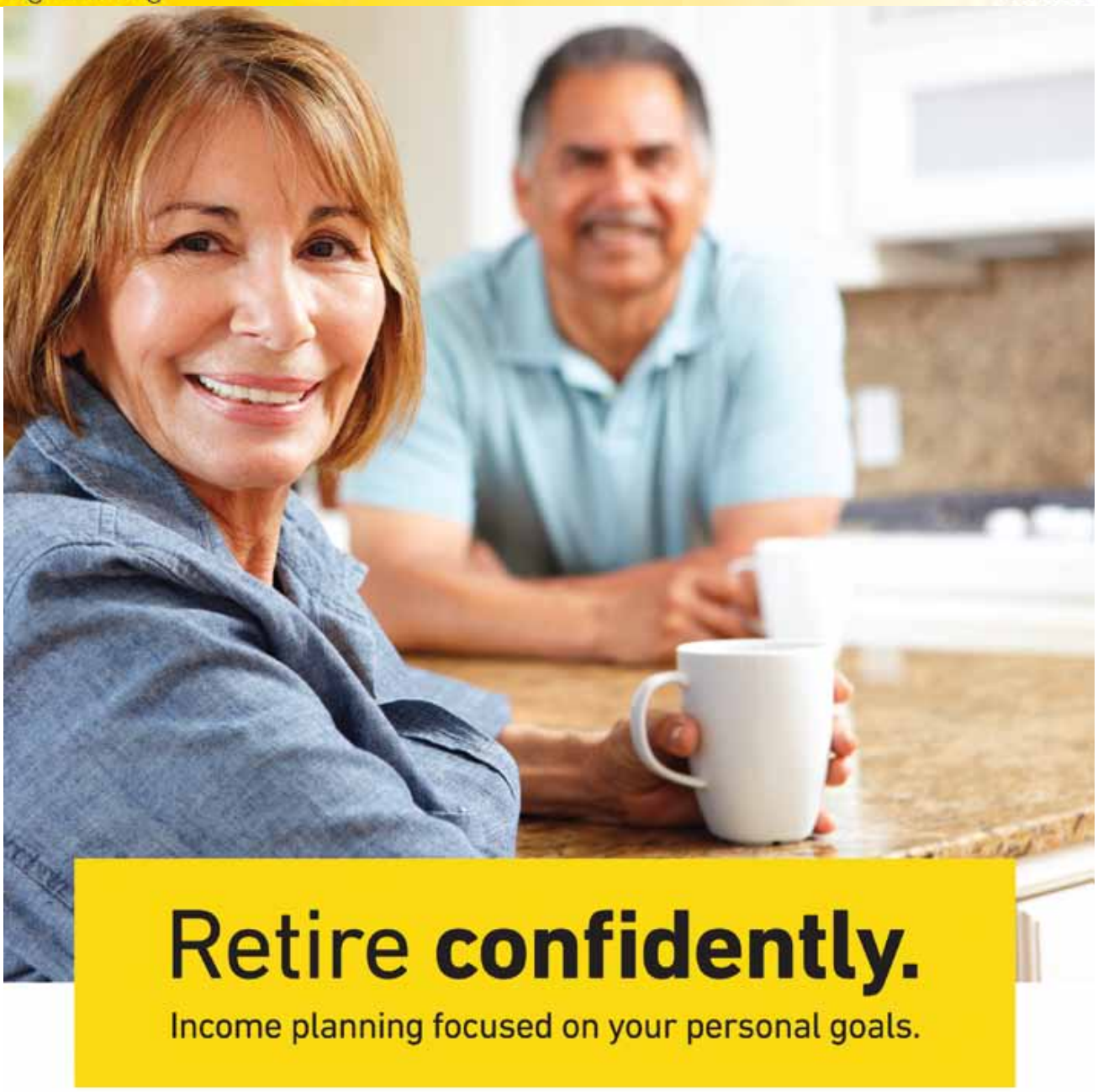
VantagePoint Quarterly

vantagewest.org

October 2014



Schedule a no-cost, no-obligation consultation today.

vantagewest.org/planning

VantageWest
Financial Advisors

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC Insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

FR-1013290.1-0914-1016

What Can Vantage West Premium Checking℠ Do for You?

It's definitely more than just your ordinary checking account. With Premium Checking, you get added perks and benefits that can help you save more, earn dividends for your money, easily manage your finances, and help secure your peace of mind in case of identity theft or fraud.

Premium Checking benefits:

- Earns dividends on average daily balances of $3,000 or more
- No monthly service fee on qualified accounts[1]
- Visa® Debit Card with Rewards
- FREE ID Theft Resolution Services[2]
- FREE Online Bill Pay
- FREE Unlimited withdrawals at non-Vantage West ATMs[3]
- FREE Online Banking and Mobile Banking[4]

Open one today!
Call us, drop by your nearest Vantage West branch, or go to **vantagewest.org**.

Subject to approval. [1] Waived with $3,000 minimum daily balance, or $15,000 in combined loan balances, or $25,000 in combined share balances, or a First Mortgage Loan. [2] ID Theft Services are provided by Identity Theft 911®. [3] No Vantage West fees. [4] Mobile carrier fees may apply.

Call for Nominations

The Chairman of the Board has appointed a Nominating Committee to select at least one candidate for each of the three seats up for election on the Board of Directors.

Two seats are up for regular election in 2015. The third will fill the vacancy left by Former Vice Chairman Dale Whittaker's retirement, with the new Director serving the remainder of that term. If you would like to be considered for a position on the Board or for details, please call Lori Green at **520.917.6702** or **800.888.7882 ext. 6702** or send an email to:
Lori.Green@vantagewest.org. All applications must be submitted by **November 4, 2014**.

Federally insured by NCUA. NMLS# 485751

CEO's Corner

"The achievements of an organization are the results of the combined effort of each individual."
~ Vince Lombardi - American football player, coach, and executive

We are in a new playing field for financial services, and are seeing new players entering our marketplace. However, there is one thing our members can be sure about: Vantage West Credit Union is focused on our efforts to enhance the value we provide.

As your credit union, we're here to offer relevant financial products and services. We constantly find new and innovative ways to serve; thus, making it easier for our members to access their funds or apply for a loan through the leveraging of electronic services. Whether through our website, branch network, mobile app or ATMs, we are ready to meet our members' needs.

Today, Vantage West offers deposit rates that encourage member savings, as well as competitive loan rates to help realize dreams of car or home ownership. We've also made it possible to apply for a loan in minutes using our mobile app from your smartphone.

Our reputation and relationships with our members continue to be very strong because we understand their needs...because we ask our members what they need. Whether wanting to roll over your retirement savings, get an auto or home insurance quote, or grow your business, we're here to help.

In closing, we know that you have many choices to make about your financial products and services, and that the marketplace is continuing to see new players. However, one thing that remains constant is our commitment and passion to serve our membership by working hard to earn your business. We remain true to our mission, *"People helping people achieve their financial goals...our #1 priority"*.

Robert D. Ramirez
President/CEO

Paper statements have overworked your shredder long enough.
Switch to eStatements.

FAST • EASY • SECURE

What's your **magic number?**

Social Security and Your Retirement

Maximize your benefits to help live a comfortable retirement.
A no-cost, no-obligation seminar.

October 29, 2014	October 30, 2014
11:00 am – 1:00 pm Vantage West Annex 2222-1 S. Craycroft Rd. Tucson, AZ 85711	11:00 am – 1:00 pm Vantage West Annex 2222-1 S. Craycroft Rd. Tucson, AZ 85711
6:00 pm – 7:30 pm Southwest Branch 3125 E. Valencia Rd. Tucson, AZ 85706	6:00 pm – 7:30 pm Northwest Branch 550 W. Magee Rd. Tucson, AZ 85704

RSVP:
P: 520.917.8976
E: Eric.Dubose@cunamutual.com
W: vantagewest.org/magicnumber

Seating is limited.
Be sure to RSVP today.

What will your **retirement picture** look like?

The Three Transitions to Retirement

A happy and successful retirement begins with knowing what to expect. A no-cost, no-obligation seminar.

Speakers:
Cindi Hill, CFP®, CRPC®
Retirement Solutions Consultant
CUNA Brokerage Services, Inc.

Anne Sinno, CRPC®, ACS®
Regional Director,
MEMBERS Insurance & Investments
CUNA Mutual Group

RSVP:
P: 520.917.8976
E: Eric.Dubose@cunamutual.com
W: vantagewest.org/transitions

October 29, 2014
7:30 am - 8:45 am
Casa Grande Branch
2008 E. Florence Blvd.
Casa Grande, AZ 85194

Seating is limited.
Be sure to RSVP today.

Hosted by: VantageWest Financial Advisors

MEMBERS Insurance & Investments

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FR-1013290.1-0914-1016

Need to Send Us Any Mail? Please "P.O. Box" It...

Here's a friendly reminder. If you need to send us any mail such as general correspondence or personal documents, please be sure to send it to our official mailing address:

Vantage West Credit Union
P.O. Box 15115
Tucson, Arizona 85708

This will ensure the proper handling and prompt processing of any postal mail that needs credit union attention.

Fee Changes Effective January 1, 2015

Posting Reject	$5.50
Inactive Account	$6.00[1]
Wire Transfer (Domestic Inbound)	$7.00
Overdraft Transfer	$8.00
Draft Service Charge (Premium Checking)	$9.00[2]
Draft Service Charge (Reliance Checking)	$12.00
Wire Transfer (International Inbound)	$11.00
Returned Item	$20.00
Paper Statements (All Accounts)	$2.00[3]
Dormant Account (Escheatment)	$60.00

[1]Fee waived for members 65 or older. [2] Monthly fee waived with: $3,000 minimum daily balance, or $250 in direct deposit, or $10,000 in combined loan balances and Auto Pay for each loan from any Vantage West account, or 15 debit card transactions, or a First Mortgage Loan.[3] Fee waived for minors.

Simplify Online Payments With Visa Checkout and Your Vantage West Visa® Card

Love shopping online but hate all the hassles when it's time to pay? Visa Checkout is a digital payment service that can make your online payments as easy as online shopping. To enroll, go to **vantagewest.org/visacheckout** and create a username and password. Enter your credit or debit card information and shipping address once, and get to shopping.

When it's time to buy (whether on a mobile device or your computer), just look for the Visa Checkout button. Click it, enter your username and password, and speed through the checkout. Plus, you can shop worry-free, because your info is stored behind multiple layers of security. Be sure to try it out today!

International Credit Union Day

Celebrate International Credit Union Day with us on **Thursday, October 16.** Swing by any Vantage West branch to enjoy light refreshments and a special coloring activity for the kids. Look for great promotions and rates. *See you there!*

Need Extra Cash for the Holidays?

Here's a thought. If you haven't taken advantage of our Annual Skip-A-Payment on your eligible loans this year, you still have time to do so. Take a break from your monthly payments, free up some cash, and use it for something fun.

For instance, you may skip your car payment in November, your credit card payment in December...or both at the same time! But remember, you can only do one skip per year for each eligible loan: Consumer Visa® Credit Cards, Auto Loans, Signature Loans, and Share Secured Loans.

Access and submit the Skip-A-Payment form online at **vantagewest.org/skip.**

Certain restrictions may apply.

Safeguarding Your Accounts With the 2014 Annual Audit

Beginning in November, you may be receiving a letter in the mail asking you to verify your account with us. Our external auditors Orth, Chakler, Murnane & Company, CPAs will be conducting an account verification sampling as part of our annual audit procedures.

If your account is randomly selected, you may be asked to verify share (e.g., savings, checking, IRAs) or loan account balances as of **October 31, 2014**. For first mortgage loans, you may be asked to verify your loan balance as of **October 10, 2014**.

We Value Your Safety and Security

Check out the dedicated Security Center on our website, and gain valuable tips and insights on a broad range of topics that we think you'll find beneficial. These include computer and internet security usage tips, fraud and phising alerts, and more. Visit **vantagewest.org/member-center/security-center/** to learn more.

Closed for the Holidays

November 11 – Veterans Day
November 27 – Thanksgiving Day
November 28 – Day after Thanksgiving
December 24 – Christmas Eve (Business closes at 1pm)
December 25- Christmas Day
January 1 – New Year's Day