

Vantage Point

Summer 2015

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NMLS# 485751
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Go Direct. Get Rewarded.

CLOSED

For the Holidays

JULY 3

Independence Day Observed

JULY 4

Independence Day

SEPTEMBER 7

Labor Day



Start direct deposit into your Vantage West savings or checking account...and you could win up to \$1,000!

How? Be sure to schedule electronic deposit of your recurring checks from your Social Security, pension or retirement savings distribution into your Vantage West account. If you win one of our monthly drawings held now until December, we'll match your total direct deposit amount...up to \$1,000.

With direct deposit, you enjoy immediate access to your available funds, save yourself a trip to the branch, protect yourself from losing your check in the mail, and avoid falling victim to identity theft.

Start today! Go to vantagewest.org/direct.

No purchase necessary. Membership not required. Promotion runs from 04/01/15 - 12/31/15. Certain restrictions apply. Federally insured by NCUA. See official rules at vantagewest.org/direct.

A Message from Our CEO

"To think is easy. To act is difficult. To act as one thinks is the most difficult." - Johann Wolfgang Von Goethe, German writer and statesman



This is our 60th year in business. Throughout our history, we have been fortunate to have had a leadership team that thinks and acts in the best interest of our membership.

After all, you are the reason we exist, and why we continue to evolve in this ever-changing and complex financial services industry.

As your credit union, we constantly evaluate the benefits and value we offer as we introduce new

products, services and delivery channels. For one, convenience means being where you want us to be – in the branches, online or mobile. Likewise, "full service" has taken on various meanings as we leverage technology to meet your financial needs. Our goal is to continue to invest in technology and our employees to ensure you receive the highest level of service – whether it's in one of our 17 branches, or through our many other electronic delivery channels. We want to ensure full service is delivered in a timely and accurate manner, and we know the key to making this happen is by making it easy for you to bank with us.

Our marketing message says it all, "You deserve more". We strive to make your experiences at

Vantage West memorable, so you will recommend us to your friends and family. We understand you have choices about where you do your banking, and we want to continue to earn your business through the member value we provide. At Vantage West, we will always find more ways to better serve you.

Robert D. Ramirez
President/CEO



A More Secure Way to Pay.

New EMV Visa® Cards are Coming!

Starting in August, we're making our Visa cards even better! We're bringing you the latest chip technology called EMV or Europay, Mastercard®, Visa®, designed to prevent the spread of credit and debit card fraud.

Unlike the old magnetic strip in plastic cards, EMV cards create a unique transaction code that protects your personal data when used at merchants with chip-enabled terminals.

Vantage West EMV Visa cards are initially being made available for new or replacement Visa credit cards, and for debit cards within the year.

Learn more at vantagewest.org/emv.



You've built your legacy. We'll help it go a long way.

As your financial partner, we can help manage, grow and sustain your wealth – so both you and your heirs benefit. We can also work with them to ensure they are prepared to handle their inheritance and make your legacy live on.

Offering in-depth knowledge and experience, Vantage West Financial Advisors are well qualified to help fulfill the vision of your financial future.

Learn more or schedule your no-cost, no-obligation consultation today!

vantagewest.org/wealth



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-1223701.1-0615-0717

2015 Board Election Results

Following the elections held during Vantage West Credit Union's 60th Annual Meeting on June 17, 2015, we are proud to announce your 2015-2016 Board of Directors.

Chairman	Charles H. Matthewson
Vice Chairman	Eugene Santarelli
Treasurer	Gary W. Smith
Secretary	John Driskill
Director	Gloria Gonzalez
Director	Ana Archer

With their strong guidance and leadership, we are optimistic the credit union is on course toward achieving our goals for future growth.

Congratulations to all!



Coming Soon... A New Way to Pay

Get ready to pay with your Vantage West Visa® card using Apple Pay™ on your iPhone 6®.

- Make payments in stores and within apps
- Accepted at hundreds of thousands of stores and participating apps
- Pay in a single touch with the security of Touch ID™

Learn how Apple Pay will change the way you pay at vantagewest/applepay.

Apple Pay, iPhone 6 and Touch ID are registered trademarks of Apple Inc. ©2014 Visa. All rights reserved.



With Our Visa Cards, You Get More!

More spending power, savings and rewards.

Experience how our **Visa Platinum Credit Card** can boost your purchasing power. It comes with one of the lowest rates around and a rewards program to match. Plus, no fees and a great rate simply mean more savings.

More flexibility to personalize your debit card, plus rewards.

With our **Visa Debit Card**, you enjoy the flexibility to personalize and "Design Your Own Card", and make it truly yours! Customize your card with your favorite family or vacation photo, or choose from among our library of photos to freely express yourself. And it also comes with FREE rewards!

Subject to approval. Certain restrictions apply. A \$10 replacement cost may apply for a reissued Visa or ATM card.

85% of Identity Theft Starts with Paper Statements.



Protect Yourself with eStatements.

Somebody's identity is stolen every 3 seconds. Skip the clutter and sign up for eStatements. They're faster than paper, more eco-friendly, and a great way to protect yourself from mail and identity theft. Best of all, eStatements are FREE.

Sign up for eStatements today!

vantagewest.org/eStatements

Share Your Vacation Photos ...Not Your Identity!

Looking forward to your great summer vacation? Here's a simple but important reminder on what not to share on social media such as Facebook and Twitter.

Vacation Itinerary and Location Data. While you're excited to share your vacation photos, it might be best to do so once you're back. Sharing travel plans such as how long you'll be gone and where you're going could alert thieves about when you won't be home. If you use geotagging for your posts to show your location or list the city where you live, burglars could use this information to find your home.

In both cases, you run the risk of falling victim to identity theft or fraud.

*Did you know that Vantage West Premium CheckingSM comes with FREE ID Theft Resolution services?** Drop by your nearest branch or go to vantagewest.org to open one today!

*ID Theft Services are provided by Identity Theft 911.

Fighting Child Poverty on Red Nose Day



On May 21, Vantage West employees raised \$1,196 during the inaugural Red Nose Day in the U.S. Fundraising efforts aim to raise money for children living in poverty in the U.S. and across the world, simply by having fun and making people laugh.

Now searching for dedicated Supervisory Committee leaders.

Play an important role in shaping the credit union's
growth and future direction.

Interested?



Dona Henschell - **520.917.6266** or **800.888.7882** ext. 6266



Dona.Henschell@vantagewest.org



Vantage West Credit Union
Supervisory Committee
P.O. Box 31802
Tucson, AZ 85751-1802

Vantage West Supports FC Tucson



Vantage West is a proud sponsor of FC Tucson, our local professional soccer club, which is part of the Mountain Division USL Premier Development League. As another action-packed season wraps up, we are already looking forward to next year.



Spotlight on Business: JobPath



JobPath 2015 Graduating Class

"I'm amazed at Vantage West's flexibility. I also think it's important to keep the funding in the community."

- Herminia (Hermi) Cubillos
Executive Director, JobPath

Vantage West Business Banking works with local businesses including nonprofits, such as JobPath, to help them meet their banking needs. We provide financial solutions so they can stay focused on their mission.

For JobPath, this means supporting their passion to transform lives and inspire success by enabling others to have rewarding careers, and in the process develop a skilled workforce that benefit local employers.

 lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers Save	Businesses Save
10%	or 15%

On select regularly priced Sprint monthly service.
Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership validation is required.

 

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verifications). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-as-you-go/for Unlimited, My Way and Family plans; Talk 450, and priority line on Talk Show 700. Other Terms: Offers and coverage not available everywhere or for all phones/network/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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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-policy or call **520.298.7882** or **800.888.7882** to request your free copy in the mail.