

VantagePoint Quarterly

vantagewest.org



April 2014



Choose Vantage West and the Appraisal Fee is on the House

From conventional, VA and FHA to jumbo and specialty loans, finding the right mortgage is easy with Vantage West Credit Union. Our local decision makers and underwriters are able to offer great rates, flexible terms, and for a limited time... we'll even reimburse you for the appraisal fee!

Speak with a Vantage West mortgage specialist today to learn more.



For primary homes only. Vantage West Credit Union will reimburse appraisal fee on the condition that the mortgage funds or closes through Vantage West. Rate based on creditworthiness. Mortgage options subject to change without notice. Membership required. Borrower is responsible for the appraisal up front and will be reimbursed upon closing or funding of the loan. May not be combined with any other offer and is non-transferable. Subject to approval. Certain restrictions and fees may apply. NMLS# 485751



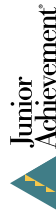
Climbing "A" Mountain for a Cause

On March 1, a group of 53 Vantage West employees, family members and friends climbed "A" Mountain. They raised more than \$3,800 in support of the Southwest Division - American Cancer Society's efforts to help find a cure for cancer.



Helping Turn Kids of Tomorrow Entrepreneurs of Tomorrow

Twenty Vantage West employees bowled their way to helping the youth become tomorrow's leaders. They participated in Junior Achievement's Bowl-a-Thon held on March 7 at Bedroxx Bowling Alley, and together helped raise \$3,960. This will fully fund 110 students with Junior Achievement.



"And the Diamond Award Goes to... Vantage West Credit Union!"

On March 14, Vantage West received a Diamond Award for our new website at the CUNA Marketing & Business Development Council (CMBDC) Conference in Orlando, Florida.

"The Diamond Award competition is the most prestigious competition for excellence in marketing in the credit union industry. Credit unions that receive these awards should be proud of their accomplishments and know their work represents the very best examples of creativity, innovation and execution. Diamond Awards are not easily earned and the CMBDC is proud to honor those who are deserving of this recognition," said Sean McDonald, Co-Chair of the CMBDC. Judges evaluated entries based on strategy, design, communications, creativity, and results.

If you haven't seen our redesigned website, visit it today at vantagewest.org.



Supervisory Committee Volunteers Wanted

Do you have a background in finance? Have you ever thought of becoming a volunteer? You may be the person we are looking for to help us on the Supervisory Committee! The committee ensures that the credit union's financial records are in order, and that internal controls are in place to protect the assets of the credit union and its members. To apply, please email Cheryl.Welch@vantagewest.org or write to:

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

CEO's Corner



Vantage West Credit Union is all about providing exceptional member experience. We believe in Peter Drucker's words, "Business, that's easily defined - it's other people's money," knowing that we are responsible for our members' money. As such, we always strive to find new and innovative ways to deliver our products and services, with recent initiatives including enhancing our website and opening our new "Smart Branch" at 1st Avenue and Wetmore in Tucson. This is our first interactive branch where members can choose from self-service options or personalized service with branch staff...and our member response has been terrific!

Today, we continue to see changes in the marketplace, and are pleased about the newfound sense of consumer confidence. As the economy continues to improve and real estate market values go up, we are prepared for a return to a robust market. We have taken steps to ensure we have skilled mortgage personnel and streamlined processes to make your home buying or refinancing an easy and very positive experience. When it comes to auto loans, we remain the top lender in Southern Arizona with our exceptional service and competitive rates.

Along with these, we are also here to help our members grow their money with competitive savings rates, and now lead in the IRA money market. We've also grown our Business Banking team to meet the needs of our business members.

Focused on the premise that we are responsible for "other people's money," our members' money, we will remain steadfast to our mission, "People helping people achieve their financial goals...our #1 priority!"

Robert D. Ramirez
President/CEO

Doing business has its rewards.

1% Cash Back!

As low as 9.15% APR

Here's a nice break for your business. Enjoy the cash-saving benefits of our Business Visa® Credit Card that comes with a great low rate... plus 1% cash back for every qualifying purchase. No enrollment required!

We offer a great source of revolving funds to help manage your cash flow, as well as other features to help your business grow:

- No Annual Fee
- No Balance Transfer Fee
- Same low rate for Purchases and Balance Transfers
- Available source for Overdraft Protection
- Travel Insurance
- Available funds can be transferred over Online Banking, PhoneBank, Vantage West ATM or at any branch

Apply today! Call us, visit our website, or drop by your nearest Vantage West branch.

Subject to approval. APR based on creditworthiness. Rates subject to change. Certain restrictions and fees may apply. Member responsible for applicable taxes. Subject to change without notice.

2014 Annual Meeting

Mark your calendar!

June 18, 2014 • 4 p.m.

Radisson Suites Tucson

6555 E. Speedway Blvd.

Hors d'oeuvres will be served.

Closed for the Holidays

May 26 - Memorial Day

July 4 - Independence Day



Federally insured by NCUA.

A Fresh Approach with a New Financial Advisor Team

When making important financial decisions about your future, you want sound, objective advice from someone who can help you reach your goals... someone who you can trust.



With this in mind, we are excited to introduce the new team of Vantage West Financial Advisors, who are registered representatives with CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC. They are also licensed with CMFG Life Insurance, and can help with your insurance protection needs.

Collectively, they bring with them more than 50 years of professional experience, and offer personalized service that starts with your no-cost financial consultation at a Vantage West branch location.

They can help you understand important questions, such as: "Is your retirement money invested properly? Will you have enough income in retirement?", and customize investment and insurance solutions that fit you perfectly.

Cynthia L. Garcia - Financial Advisor

Cynthia has more than 17 years of experience in the financial services industry with experience in the areas of holistic financial planning, banking, brokerage, insurance and risk management.

- Career highlights: Financial Advisor for LPL Financial located at Vantage West Credit Union; The Hartford - Retirement Wealth Consultant; BMO Harris - Financial Advisor; Compass Brokerage - Financial Advisor
- MBA - University of Phoenix (with honors); Summa Cum Laude, Bachelor of Arts in Russian and Philosophy, Outstanding Senior - University of Arizona
- FINRA Registered; Licensed Life & Health Insurance Agent
- U.S. Army Veteran and AZ National Guard Soldier



Kenneth E. McGlamery - Financial Advisor

Ken has more than 23 years of experience in the financial services industry with experience in the areas of private banking, brokerage, trust, insurance, risk management and financial planning.

- Career highlights: Independent Advisor with CBSI; The Harris Private Bank
- Bachelor of Science Degree - University of Arizona
- FINRA Registered; Licensed Life & Health Insurance Agent
- Naval Aviator, Officer U.S. Navy



Stephanie D. Morales, CRPC® - Vice President, Wealth Management

Stephanie has more than 20 years of dedicated work experience in the financial services industry with experience in Wealth Management: financial planning, retirement planning, and risk management.

- Accredited Chartered Retirement Planning Counselor (CRPC), College of Financial Planning
- Bachelor of Science Degree in Business - Arizona State University
- FINRA Registered; Licensed Life & Health Insurance Agent
- Third generation Arizona native



Schedule your no-cost, no obligation financial consultation today!

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.** CBSI-873936.1-0314-0416