



Vantage Point


Winter 2015


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Big Retirement Dreams? We Have Great IRAs to Match!

It's no secret. Vantage West has one of the highest IRA rates around, so you benefit from higher earnings for your money.

Whether just starting out with your career or fast approaching retirement, Vantage West IRAs offer a safe and secure way to save for the future. Enjoy tax-advantaged benefits with Traditional or Roth IRAs, and the flexibility to choose from among our Premium Share (Money Market) IRA or IRA Share Certificates.

To learn more or to open an IRA, go to vantagewest.org/IRA, call us or visit your nearest Vantage West branch.

Minimum opening balance of \$50. Early withdrawal penalties may apply. Certain conditions may apply. Federally insured by NCUA. Consult your tax advisor.

 NMLS# 485751
Federally insured by NCUA.

CLOSED
For the Holidays

JANUARY 1
New Year's Day

JANUARY 19
Martin Luther King, Jr. Day

FEBRUARY 16
Presidents' Day

New year. New savings.

.75%^{APY}

HIGH YIELD MONEY MARKET¹

up to **.80%**^{APY}

5-MONTH SHARE CERTIFICATE²

1.10%^{APY}

15-MONTH SHARE CERTIFICATE³

HURRY! OFFERS ENDS JANUARY 31, 2015.

vantagewest.org/newsavings

Annual Percentage Yield(s) accurate as of 01/01/15. Limited time offer. Subject to approval. Certain restrictions may apply. Fees may reduce earnings on these account(s). Federally insured by NCUA. ¹Tiered balances earn tiered rates. \$125,000 and up earns 0.75% APY; \$100,000-\$124,999.99 earns 0.50% APY; \$500.00-\$99,999.99 earns 0.05% APY. Minimum deposit of \$500.00 to open account. Variable rate and subject to change without notice. ²Tiered balances earn tiered rates. \$75,000 and up earns 0.80% APY; \$25,000-\$74,999.99 earns 0.75% APY; \$10,000-\$24,999.99 earns 0.70% APY; \$1,000-\$9,999.99 earns 0.65% APY. Minimum deposit of \$1,000 to open account. Early withdrawal penalties may apply. Offers valid for new money only. ³Minimum deposit of \$1,000 to open account. Early withdrawal penalties may apply. Offer valid for new money only.

 **Vantage West**
CREDIT UNION

A Message from Our CEO

The secret of business is to know something that nobody else knows. - Aristotle Onassis



Vantage West believes the best way to understand what nobody else knows is through constant communication with our membership. We actively listen and learn what we are doing right and how we can improve. We do this through focus group discussions, daily interaction over the phone or at the branch, as well as independent phone surveys for feedback on member service and satisfaction levels.

Today, Vantage West has among the best checking and savings accounts. We are always finding ways to enhance our Premium Checking, which now packages multiple benefits. We also have among the highest dividend rates for our money market and share certificate accounts. For lending products, we make it easy and convenient for our members to apply and receive funds for their next dream car, home or family vacation.

Several years ago, we adopted a strategy of continuous improvement of our products and our business model. In 2014, we were recog-

nized by DepositAccounts.com among the Top 200 Healthiest Credit Unions in America. This proves our team's diligence in carrying out fiduciary responsibilities to the membership.

In closing, I want to thank you for your business. We know you have many choices about your financial products and services, and we remain committed to being your #1 choice.

On behalf of the entire credit union, I wish you all a Happy New Year! We look forward to serving your future financial needs.

Robert D. Ramirez
President/CEO



On the Right Road to Retirement?

A Vantage West Financial Advisor can guide you through important decisions so you can:

- Plan your income sources in retirement
- Overcome retirement income obstacles such as inflation, fluctuating investment returns and expensive healthcare
- Assess your personal view of risk, and ensure your income stays on track with your retirement goals

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



vantagewest.org/roadmap

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Living up to our Social Commitment

Over the years, Vantage West has actively supported charitable, community and civic organizations with worthy causes. At the very heart of this is our passion and commitment to help enable and uplift peoples' lives. As such, we ended 2014 in a spirit of giving with cash donations to these entities, each with their own heartwarming stories to share.

Alzheimer's Association (Desert Southwest Chapter)
Wheels for Kids
Operation School Bell
TRAK (Therapeutic Ranch for Animals & Kids)
100 Club of Arizona
Greater Tucson Fire Foundation
Tucson Jazz Music Foundation
Divorce Recovery
Steele Children's Research Center

Last Chance for Board Nominations

While the Nominating Committee has announced their candidates for the three Board seats up for election in 2015, nominations for vacancies may also be made by petition.

To learn more about the qualifications and other requirements, go to vantagewest.org/board. All forms must be submitted with the Secretary of the Board of Directors by February 4, 2015.



2015 Board of Directors Election

All credit union members at least 18 years old have the right to vote in the annual Board of Directors election. Below are the Nominating Committee's candidates to the three seats up for election in 2015.



Telesforo "Soonie" Marin

An Arizona native, Soonie's credit union career includes service as a Supervisory Committee Member, Vice Chairman and Chairman of the Board. He first served on the Vantage West Board as Associate Director in 2010 following the merger with First Edition Community Credit Union, and was later appointed Director in 2011. Soonie has been part of the credit union movement for 46 years, 15 of which has been being appointed Director in October 2012 to fill in credit union administration.



Lea Márquez-Peterson

Lea is the President/CEO of the Tucson Hispanic Chamber of Commerce and is an advocate for the Southern Arizona business community. Aside from Vantage West, she sits on numerous boards and committees in the community including the Arizona Chamber of Commerce and Industry as well as the Pima County Workforce Investment Board. Lea was an Associate Director on our Board before being appointed Director in October 2012 to fill up a vacancy.



John Driskill

John led a distinguished career as an insurance executive. This culminated with his retirement after 20 years of service as the CEO and managing director of the American Society of CLU & ChFC, a professional society within the insurance industry. In January 2014, John began serving as an Associate Director on our Board, and was later appointed Director in July to fill the vacancy after Former Vice Chairman Dale Whitaker retired from the Board. His seat will be up for re-election in 2016.

SAVE ^{UP TO} \$24
A YEAR

Switch and save with eStatements

eStatements are faster than paper, more eco-friendly, and are a great way to protect yourself from mail and identity theft.

vantagewest.org/eStatements

Ask us about the benefits of eStatements and the many ways we can help waive the \$2 fee for paper statements starting January 1, 2015.

Accolades Corner



Supervisory Committee Volunteers Wanted

Do you have a background in Finance? You may be the volunteer 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 Dona.Henschell@vantagewest.org or write to:

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

Being the Best We Can...To Better Serve You



Top 200 Healthiest Credit Unions in America

As part of its annual ranking of the nation's top 200 healthiest credit unions, Vantage West Credit Union was named among this elite group by DepositAccounts.com. We were selected from a pool of 6,600 credit unions across the country, with this distinction putting us in the top 1.5%. Credit unions were evaluated and ranked based on deposit growth, capitalization, and loan-to-reserve ratios.



One of the "Best Credit Unions to Work For"

We were recognized among the top 10 best credit unions to work for in 2014 by the Best Companies Group (BCG) and the Credit Union Journal. We were assessed among a group of other participating top-tier credit unions with at least \$1 billion in assets. Credit unions were evaluated based on workplace policies, practices and demographics, as well as employee-satisfaction surveys conducted by BCG.



"Best-in-Class Employer®" Two Years in a Row

In 2013 and 2014, Vantage West was recognized by Avatar HR Solutions as a "Best-in-Class Employer" for our high employee engagement scores. Avatar is a leading quality-improvement consulting firm that designs and administers employee engagement surveys across all industries, including banks and credit unions. Vantage West's employee engagement scores measures overall job satisfaction and places us in the top quartile of surveyed companies nationwide.



Taxes Done Right with TurboTax®

With TurboTax and Vantage West Credit Union, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve, automatically double checking as you go. Vantage West members can now prepare, print and e-file simple federal tax returns FREE with TurboTax Federal Free Edition.

Start TurboTax for FREE today!

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