



Vantage Point


Fall 2015


Stay connected:


 Online
vantagewest.org
info@vantagewest.org




 Phone
520.298.7882
800.888.7882
(TDD) 520.733.9453

 Corporate Address
2480 N. Arcadia Ave.
Tucson, AZ 85712

 Mailing Address
P.O. Box 15115
Tucson, AZ 85708

 NMLS# 485751
Federally insured by NCUA.

 Made with 10%
post-consumer paper

NO ANNUAL FEE
CASH ADVANCE FEE
BALANCE TRANSFER FEE
OVERDRAFT TRANSFER FEE

KIDDING

6-month introductory rate as low as:

After 6 months, as low as:

2.99% APR

8.25% APR

CLOSED for the Holidays

November 11
Veterans Day

November 26
Thanksgiving Day

November 27
Day after Thanksgiving

December 24
Christmas Eve
(Business closes at 1pm)

December 25
Christmas Day

January 1
New Year's Day

Vantage West Platinum Visa® Card.

Take advantage of an amazing introductory rate as low as **2.99% APR**
and enjoy an unbelievable standard rate as low as **8.25% APR**.

Apply online at vantagewest.org/platinum

or call us today.



Card type and APR are based on creditworthiness. Introductory rates are 2.99% APR or 4.99% APR. Standard rates after the six-month introductory period are 8.25% APR or 10.25% APR. Rates are variable and are subject to change. All loans are subject to credit approval. Certain restrictions may apply. Limited time offer. Must open by March 31, 2016. A foreign transaction fee of up to 1% applies to certain international transactions. There is no annual fee for the Platinum or Gold credit cards. An annual fee of \$25.00 applies to the Classic credit card. Promotion offered only for new Visa credit cards and does not apply to increases, conversions or re-opening of a closed credit card.



**Featuring the smart chip
for added security.**

A Message from Our CEO

"Yesterday's home runs don't win today's games." - Babe Ruth



Our competitive edge as a financial institution depends on our strategies to continuously deliver exceptional member service. We accomplish this by asking for and understanding what our members need and want. We are also focused

on the communities we serve and on giving back to those who have given us so much over the past 60 years we have been in business.

Today, I invite the membership to participate in our "**Commitment to Community**" campaign.

Your vote can help a local charity win \$10,000 and also enters you into a drawing to win weekly prizes autographed by Arizona Head Football Coach Rich Rodriguez. Go to vantagewest.org/commitment for details.

Just as significant as our community outreach is our commitment to the cultural diversity that comprises our membership. In recognition of our bilingual and bicultural outreach and support for the Hispanic market, we were the first in Arizona to receive the **Juntos Avanzamos** designation.

As we continue to engage with the local community, it is important that Vantage West remains rooted in our core mission to serve and enhance the value we provide members. For those looking to save money and earn some of the highest divi-

dend rates around, we are offering a limited-time cash bonus on new IRA accounts. And just in time for the holidays, we are offering an introductory rate as low as 2.99%^{APR} on new Visa credit cards. I encourage you to visit our website to learn more about all current offers and promotions.

In closing, I want to thank you, our membership, for your continued engagement and commitment to our credit union. We will continue to work hard to find new and innovative ways to earn and retain your business, and we are committed to meeting your needs.

Robert D. Ramirez
President/CEO



Housing Demand Expected to Surge.

Don't miss out on the home of your dreams. Get your mortgage loan pre-qualified with Vantage West and be ready to make an offer.

Competitive rates and flexible terms. From Conventional, VA and FHA to Jumbo and Specialty loans, finding the right mortgage is easy with us.

We're local from decision making to underwriting. Expect quick decisions and fast turnaround times from application to closing – usually in less than 30 days.

We offer personalized, expert advice. You can be confident about making informed decisions. We'll help you choose the right mortgage and make the loan process easy.

Learn more or apply today!

vantagewest.org/mortgages
homeloans@vantagewest.org
520.751.7072

All loans are subject to approval. Rates based on creditworthiness, loan product, term of loan, and value of property used as collateral. Mortgage options/rates subject to change without notice. Certain restrictions and fees may apply. Membership required.



Plan for a steady income stream in retirement.

Proper retirement planning today can help ensure you have enough spending money to last you through retirement. Planning with professional advice can factor in income risks such as inflation, uncertain markets and expensive healthcare.

Design your retirement with the help of a Vantage West Financial Advisor. Depending on your personal goals – a simple and comfortable lifestyle, travel, hobbies or spoiling your grandchildren – we can help you make important decisions that include:

- Savings and retirement strategies
- Income replacement plans
- Distribution schedules
- Options for guaranteed income for life

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

vantagewest.org/confidence



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-1301373.1-0915-1017



Commitment to Community

Make a commitment to building stronger communities with Vantage West, and help a local charity win \$10,000!

You can make a difference by participating in our **Commitment to Community** campaign. For more than 60 years, Vantage West has been committed to creating opportunities for the people and organizations of Arizona, donating time, support and resources to local charities. Reinvesting our profits in organizations that strengthen our community is important to us, because it pays dividends that can last a lifetime.

Today, we invite you to share our commitment by voting at vantagewest.org/commitment for one of eight local charities that has made a positive impact on you, or the community.

Spread the word and vote today!



Expand Your Business Your Way

We think business owners deserve more credit. If you are looking to expand your business, open a new location or improve cash flow, learn how a Commercial Real Estate loan from Vantage West can help!

We'll provide the resources you need to purchase, build or refinance commercial real estate including office buildings, manufacturing facilities and warehouses.

Owner-occupied loans (business owner must occupy at least 50% of the building space) • Construction loans • Real estate investment property loans • Fixed & variable rate options with amortizations up to 25 years

We do SBA loans, too!

For details or to apply, go to vantagewest.org/expand or call **520.617.4022** today.

Subject to approval. Certain restrictions and fees may apply. Subject to change without notice. Vantage West is an approved US Small Business Administration (SBA) lender.

Income for Life

Guaranteeing retirement income to last a lifetime. A no-cost, no-obligation seminar.

October 27, 2015

11 am – 1 pm and
6 pm – 7:30 pm
Lodge on the Desert
306 N. Alvernon Way
Tucson, AZ 85711

October 28, 2015

6 pm – 7:30 pm
Northwest Branch
550 W. Magee Rd.
Tucson, AZ 85704



Learn how to protect your money:

- Managing Social Security, employer plans, or personal savings in retirement
- Facing risks including market volatility, inflation and expensive healthcare
- Income strategies suited to your needs
- Annuities as a strategy to guarantee income for life

Light refreshments will be served.

SEATING IS LIMITED. BE SURE TO RSVP TODAY.

P: 520.751.7039 | E: Eric.Dubose@cunamutual.com

vantagewest.org/lifetime



All guarantees are based on the claims-paying ability of the issuer. Insurance products are issued by CMFG Life Insurance Company (CMFG Life). MEMBERS Insurance & Investments is the marketing name for products offered by CMFG Life and other leading carriers. 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-1301375.1-0915-1017



On September 22, Vantage West was the first financial institution in Arizona to receive the **Juntos Avanzamos (Together We Advance)** Designation. The designation is awarded to credit unions that have demonstrated a commitment to serve the Hispanic Market. For additional information about our Hispanic outreach, go to vantagewest.org/espanol.

2015 Vantage West Scholarship Winners



Five deserving students headed off to college recently with an extra \$1,000 each!

Winners were chosen based on a number of criteria, including their academic merit and overall character, along with a written essay on "financial success."

Pictured above are scholarship winners Leticia Velasquez (San Manuel), Thomas Frauenfeld (Cienega) and Laura McGeary (Flowing Wells) with Vantage West Chairman Charles Matthewson, President/CEO Robert Ramirez and 2015 Scholarship Program Administrator Bria Obara. Not in photo are scholarship winners Soraya Simi (BASIS Oro Valley) and Emmalee Schafer (Sahuarro).

Our scholarship program is one way we invest in the community and help our members grow and succeed. Congratulations to all!

Super Saver Now Earns 1.00%^{APY}*



Foster the value of saving early!

With our Super Saver Club for Kids, your child can now earn 1.00%^{APY} for balances up to \$1,000 and 0.10%^{APY} on additional deposits above \$1,000.*

Also, please note that effective **November 1, 2015**, the Super Saver Club for Kids will automatically convert into a Regular Share Account (RSA) when the minor reaches 18 years old.**

*APY (Annual Percentage Yield) will be calculated by applying one or more dividend rates to multiple balance ranges as set forth above. The dividend rate for each balance range will apply to your account balance within each particular deposit balance range and not the entire account balance. Limit of one (1) Super Saver Account per primary member.

** RSA is subject to maintenance fees disclosed in our Fee Schedule at vantagewest.org/fee. Rates subject to change. Fees may reduce earnings.

NOW THAT'S A SWEET DEAL!

COME CELEBRATE WITH US FOR CREDIT UNION WEEK.

Join the fun as we celebrate Credit Union Week this **October 12-17!** Swing by any Vantage West branch and catch our limited-time **promotions and special rates** you'll surely love. We'll have light refreshments and special activities for kids. Bring the whole family...bring a friend. *See you there!*




Call for Nominations

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

Three seats are up for regular election in 2016. The fourth seat will fill a recent vacancy with the new Director serving the remainder of that term.

Interested?

 Lori Green - 520.917.6702 or 800.888.7882 ext. 6702

 Lori.Green@vantagewest.org

All applications must be submitted by **November 6, 2015**.