

Vantage Point

Winter 2016

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For the Holidays

JANUARY 1

New Year's Day

JANUARY 18

Martin Luther King, Jr. Day

FEBRUARY 15

Presidents' Day



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1.75% APY

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Annual Percentage Yield accurate as of 01/01/2016. Tiered balances earn tiered rates. Minimum \$125,000 balance to earn 1.75% APY; \$75,000-\$124,999.99 earns 1.70% APY; \$25,000-\$74,999.99 earns 1.65% APY; \$500-\$24,999.99 earns 1.60% APY; \$50-\$499.99 earns 0.60% APY. Minimum deposit of \$50 to open account. Early withdrawal penalties may apply. Fees may reduce earnings. Subject to approval. Certain restrictions may apply. Rates subject to change without notice. Federally insured by NCUA. Consult your tax advisor.

A Message from Our CEO

"Don't mistake activity with achievement." - John Wooden, former UCLA basketball coach



Vantage West ended 2015 with many achievements. The most important being: We remain focused on our mission statement of "working together to meet our members' financial needs."

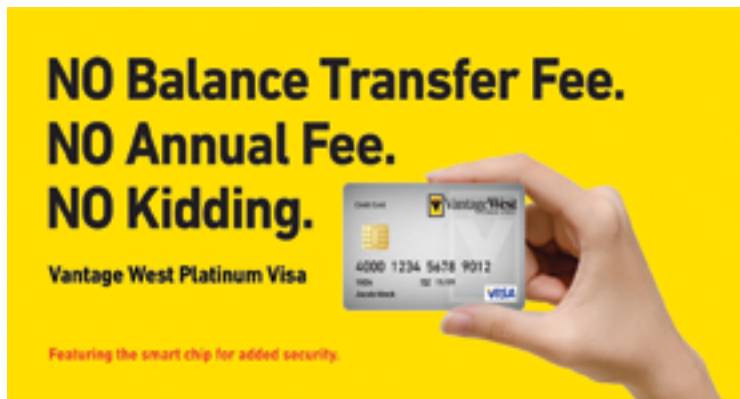
promotional rates on our Visa® credit cards can help members with their daily expenses, and save money with no-fee balance transfers from their high-rate credit cards. Plus, we have expanded the convenient services we offer with Apple Pay® and the addition of 10 new ATMs in Pima and Cochise counties.

We are also aware of our obligation to be exceptional stewards of our members' money. Proudly, Vantage West has been recognized by DepositAccounts.com as one of the healthiest credit unions in the country for two years in a row (2014 & 2015) and continues to receive a 5-star rating from Bauer Financial. We also have the distinction of receiving the "Juntos Avanzamos" designation for our Hispanic initiatives.

At Vantage West, we stand by our promise to take care of our members. Our commitment to a promise for a promise has been our trademark for many years. If we take care of our members, our members will take care of us...in good times and in challenging times. In closing, on behalf of your credit union's board, executive team and employees, we wish you all a Happy New Year!

Robert D. Ramirez
President/CEO

We know that in order to meet our members' financial needs, we must offer products and services that truly benefit them. As such, we help people save for retirement by offering one of the highest IRA rates in the market – up to 1.75% Annual Percentage Yield. Our ongoing



Saving is Easy With the Vantage West Platinum Visa® Credit Card.

Save interest by consolidating your high-rate balances with our Platinum Visa card. Take advantage of an amazing introductory rate as low as **2.99% APR** for six months.

After the promotional period, enjoy rates as low as **8.50% APR**. Plus, we offer one of the only credit cards that lets you make unlimited balance transfers at no extra cost.

Platinum Visa Features: No Annual Fee • No Balance Transfer Fee • No Cash Advance Fee • With Rewards

Apply today!

Federally Insured by NCUA. 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 8.50% APR or 10.50% 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 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.



Racing Toward Retirement?

Don't get left behind. Start today.

Vantage West Financial Advisors provide honest, sound retirement planning advice, so you can retire when you want and enjoy things you love. The earlier you start, the more time your money has the potential to grow.

Start planning with a Financial Advisor you can trust. Learn more or schedule your no-cost, no-obligation financial consultation today!

vantagewest.org/startplanning



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FR-1371552.1-1215-0118

Last Chance for Board Nominations

While the Nominating Committee has announced their candidates for the four Board seats up for election in 2016, 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 by February 5, 2016.



2016 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 four seats up for election in 2016.



Charles "Matt" Matthewson

Matt joined Vantage West's Board of Directors in 2005. Previously, he served six years on the credit union's Loan Review Committee and four years on the Board of CU1 Financial Services LLC, a former credit union subsidiary. Matt is a retired Colonel with a 24-year military career, last serving as Staff Judge Advocate for the 12th Air Force at Davis-Monthan AFB. Since retiring from the Air Force in 1997, Matt has held senior positions with the State of Arizona, Pima Association of Governments, and Pima County.



Eugene "Gene" Santarelli

Gene is a retired Lieutenant General from the U.S. Air Force and has served our country for more than 32 years. His extensive leadership and management skills were developed over 15 years in senior/ executive level positions in the Air Force, as well as more than 10 years of independent consultancy to military leaders and various defense companies. Gene has been a Vantage West member for more than 20 years. In 2012, he became an Associate Director on Vantage West's Board, and was appointed Director in 2013.



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 organization within the insurance industry. In 2014, John began serving as an Associate Director on Vantage West's Board, and was soon after appointed Director.



Dr. Paul Melendez

Paul has been with the Eller College of Management since 1996. He earned his doctorate from the University of Arizona with a specialization in "privatization." He serves as Assistant Dean for Executive Education, Founder of the Center for Leadership Ethics, and a Professor of Practice in Management and Organizations. In July 2015, Paul was appointed Director to the credit union Board to fill the vacancy left by former Board member Telesforo Marin.

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- Transfer money
- Pay bills
- Apply for a loan
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All loans subject to approval. Certain restrictions may apply. Rate based on credit worthiness, loan product, term of loan and age and value of vehicle used as collateral. All rates, terms and conditions are subject to change without notice. 1% cash back offer does not apply to existing Vantage West loans. Loan must be funded at a Vantage West branch. Loans financed at the dealership are not eligible. Loan amount must be greater than \$15,000 and vehicle must have less than 100k miles. Loan must remain open for a minimum 12 months. If the loan is closed within 12 months of opening, then the 1% cash back award will be forfeited and the full amount that was awarded will be debited from the share account. Member is responsible for any applicable taxes as a result of the cash back. Offer cannot be combined with any other discounts or promotions. Applications must be submitted on or after December 1, 2015 and funded by February 29, 2016. Federally insured by NCUA. Payment Example: A loan of \$15,000 for 60 months at 2.24%^{APR} will have a monthly payment of \$264.51.

Accolades Corner

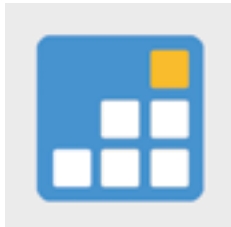


Pima Council on Aging is \$10,000 “Commitment” Winner

On behalf of the local nonprofit, Pima Council on Aging (PCOA) President Mark Clark (left) recently accepted \$10,000 from Vantage West President/CEO Robert D. Ramirez for winning our Commitment to Community contest. PCOA garnered the most popular votes from among eight local nonprofits that share our commitment to the Tucson community.

- Grand Prize (\$10,000) – PCOA
- 2nd Place (\$2,500) – United Way of Tucson and Southern Arizona
- 3rd Place (\$1,000) – El Rio Community Health Center

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



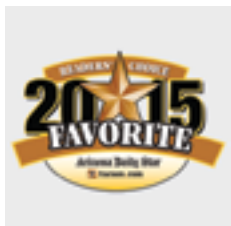
A+ Rating from DepositAccounts.com (2014 and 2015)

For the second year in a row, Vantage West was given an A+ rating for achieving the highest level of fiscal stability by DepositAccounts.com. This puts us in the top 10 percent of financial institutions nationwide for financial health. The ratings, which evaluate all 14,000 federally insured banks and credit unions in the country, are based on several factors including assets and liabilities, rates, deposit growth and capitalization.



5-Star Rating from Bauer Financial

Bauer Financial awarded Vantage West a 5-star rating for demonstrating the highest level of financial stability and strong capital position according to industry standards. This is the highest score given by Bauer and is reserved for financially sound financial institutions that are operating well above their regulatory requirements.



2015 Arizona Daily Star Readers' Choice Awards

Vantage West was voted the winner of Arizona Daily Star Readers' Choice Awards for the Best Bank/Credit Union and Best Adult Enrichment Classes 2015. The awards provided consumers the opportunity to vote for their favorite businesses in more than 200 categories ranging from shopping, dining, services and more.



Juntos Avanzamos Designation

On September 22, Vantage West was the first financial institution in Arizona and the first outside the Cornerstone Credit Union League 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.



Junior Achievement Community Partner of the Year 2015

Vantage West was chosen Community Partner of the Year by Junior Achievement in recognition of our shared values and commitment to help youth with financial literacy programs. We provide both cash donations and employee volunteer work to support their cause.



Our ATM Network is Growing!

Conveniently access your cash while topping off on gas or grocery shopping! We've added 10 new ATMs in popular local shopping areas in Pima and Cochise counties, so you can save time while running your everyday errands.

Our new ATM locations:

- Safeway - Benson
- Safeway - Bisbee
- Safeway - Willcox
- CVS and Valero - Sierra Vista
- Valero, Safeway, 3 Costcos in Tucson

For our complete ATM locations, go to vantagewest.org/atm.