

Vantage Point

Fall 2016

Stay connected:



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CLOSED For the Holidays

November 11
Veterans Day

November 24
Thanksgiving Day

November 25
Day after Thanksgiving

December 26
Christmas Day Observed

January 2
New Year's Day Observed

October 27
Branches open at 10 am

Give your kids a gift they can't outgrow.

Open a Vantage West savings account for
a loved one at any of our branches.

vantagewest.org/giftsavings



A Message From Our CEO

Happiness does not come from doing easy work but from the afterglow of satisfaction that comes after the achievement of a difficult task that demanded our best. ~ Theodore Isaac Rubin, American psychiatrist and author



One key mantra we live by at Vantage West urges us to "Strive for perfection, settle for excellence." This greatly influences everything we do, especially for our members.

After all, providing

exceptional member service demands the best from our employees. This has led to member loyalty and steady growth.

As our membership continues to grow, we remain committed to innovation and expansion.

Recently, we broke ground on a 38,500 sq. ft. addition to our corporate office that will house our new technology center and growing business banking department.

This growth allows us to invest in our members and our community at large. You can be confident that by choosing to invest in Vantage West, you are also investing in the future.

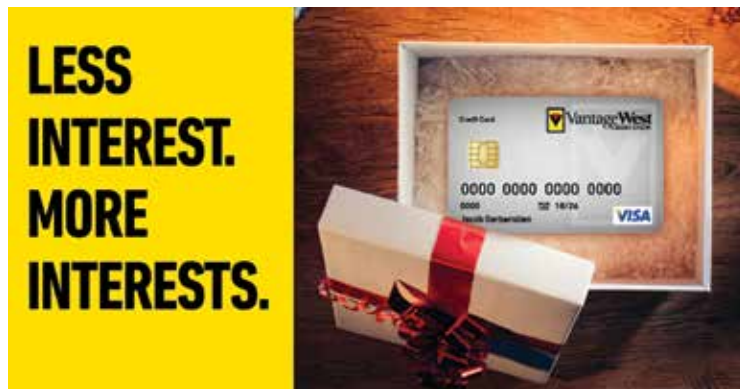
Today, I invite you to join us in building stronger communities by participating in "**Commitment to Community.**" Through this effort, you can help one of six local charities win \$10,000 by voting daily at vantagewest.org/commitment until November 14. Your vote also makes you eligible to win prizes autographed by Arizona Football Head Coach Rich Rodriguez in our weekly drawings.

At the root of all this is our commitment to helping people and businesses.

As a member-centric organization, we offer a competitive portfolio of loan and deposit products. From high-yield money market accounts to low-rate auto loans, our goal is to help our members achieve financial balance.

In closing, thank you for your continued engagement with our credit union. We know you have many choices when it comes to your financial needs, and we will continue to earn your business. We remain true to our mission, "Working together to meet our members' financial needs."

Robert D. Ramirez
President/CEO



Ring in the holidays with a Platinum Visa®!

Take advantage of an amazing introductory rate now and enjoy an unbelievable standard rate later.

Apply online at vantagewest.org/platinum or call us at **520.298.7882**.

6-month introductory rate as low as:

2.99% APR

After 6 months, as low as:

8.50% APR

Card type and APR are based on creditworthiness. Introductory rates are 2.99% APR or 4.99% APR. Standard rates after 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. A foreign transaction fee of up to 1% applies to certain international transactions. Promotion offered only for new Platinum or Gold Visa credit cards and does not apply to increases, conversions or re-opening of a closed credit card.



Will your savings last?

Vantage West Financial Advisors located at the credit union can help you define a plan based on your retirement goals, timeline, and risk tolerance.

Working together, we'll help you:

- Create a plan to accumulate assets
- Choose investment options suited to your life stage and goals
- Make an income replacement plan to help ensure you have enough money during your retirement
- Manage and protect your assets

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

vantagewest.org/makeitlast



*Source: Retirement in 2016: 10 Stats Everyone Should Know by Matthew Frankel, December 20, 2015. 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 is a registered broker/dealer in all fifty states of the United States of America. FR-1592793.1-0916-1018

MAKE A COMMITMENT

Help a local charity win **\$10,000**.

Vote today and be entered to win weekly autographed prizes!



vantagewest.org/commitment

Federally insured by NCUA. Promotion runs from 9/24/16 through 11/14/16. Read the official rules at vantagewest.org/commitmentrules.



ROI for Your Business and Community

When you choose Vantage West for your business banking, you're investing in your community.

In addition to serving your business banking needs, we are committed to improving the lives of our members and neighbors. We do this by promoting financial readiness, investing in education, honoring our military, being good corporate citizens, and driving economic growth so we can all flourish.

We also partner with organizations who share our commitment to our community by offering products like Community Business Checking, designed to benefit nonprofit businesses and unincorporated organizations/associations.

Visit vantagewest.org/banklocally for details.



Mortgage Tips for Buyers

Buying a new home? Keep these tips in mind.

Improve your creditworthiness. Your credit profile is important to a lender. Responsibly manage your debt by paying bills on time and paying more than the minimum to chip away at outstanding balances.

Beef up your savings account. Don't drain your savings to fund your down payment or closing costs and leave nothing to cover emergencies. A useful rule of thumb is to stockpile three to six months' worth of living expenses.

Seek pre-approval. Before house-hunting, get a pre-approval to know how much money you're qualified to borrow. You'll have a more realistic expectation of which houses fall within your budget.

Consult a professional. The home buying experience is a challenging one, which is why it helps to work with a qualified professional.

Visit vantagewest.org/mortgagetips or call our mortgage specialists at **520.751.7072** to learn more.

eStatements



15 weeks of \$50

We're making it rain with eStatements!

Everyone enrolled in eStatements will be entered to win a \$50 Visa® gift card each week.

Visit vantagewest.org/15weeks for details and official rules.

BOARD OF DIRECTORS CALL FOR NOMINATIONS

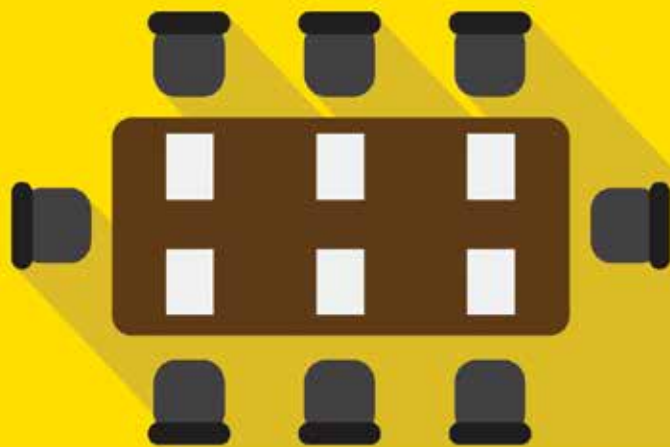
The Board of Directors helps set Vantage West's strategic direction and ensure it maintains its excellent financial standing.

The Nominating Committee is now accepting applications from knowledgeable and dedicated members interested in running for the Board of Directors.

In 2017, two seats are up for election for new three-year terms.

Learn more and apply online by November 4.

vantagewest.org/board



No PIN or old PIN? No problem!

We're bringing you an easier way to manage your PIN with Debit PINnow. This convenient self-service option lets you set up or change the PIN of your personal/business debit or ATM card without having to go to our branch.

You will receive more information when issued a new card. You may also call us at **520.298.7882** or **800.888.7882** for details.



Vantage West Participates in 911 Tower Challenge

Team Vantage West participated in the 911 Tower Challenge on September 9, honoring those who lost their lives on 9/11 as well as our first responders and military who continue to protect us from foreign and domestic threats. Participants climbed 2,071 steps, the number of steps in the Twin Towers, at Arizona Stadium. Proceeds benefitted the 100 Club of Arizona, Arizona Fisher House, and the Pat Tillman Foundation.



Growing to Enhance Member Service

On August 16, Vantage West broke ground on a new 38,500 sq. ft. addition to our corporate center in Tucson. "In recent years, we've expanded in Tucson and into Maricopa and Cochise counties. This corporate expansion will enable us to better serve our growing membership and stimulate the local economy," said Robert D. Ramirez, President and CEO. The three-story building is expected to be completed by fall 2017.



Time for your business to switch to Sprint?

Looking for a good reason to switch your business' wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **15% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: **NACUC_ZDS_ZZM**.