

# Vantage Point

Summer 2016

## Stay connected:



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**CLOSED**  
For the Holidays

**JULY 4**  
Independence Day

**SEPTEMBER 5**  
Labor Day

**JULY 27**  
Branches open at 10 am

## Summer savings are heating up.

up to **0.75%** APY

High Yield Money Market<sup>1</sup>

up to **0.85%** APY

12-Month Share Certificate<sup>2</sup>

### MAXIMIZE YOUR SAVINGS WITH THESE HOT RATES.

Stop by any branch, visit [vantagewest.org/summer](http://vantagewest.org/summer)  
or call us to open an account today.



Annual Percentage Yields accurate as of 06/01/16. Subject to approval. Certain restrictions may apply. Fees may reduce earnings on these accounts. Federally insured by NCUA. 1) Tiered 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. 2) Tiered balances earn tiered rates: \$250,000 and up earns 0.85% APY; \$75,000-\$249,999.99 earns 0.82% APY; \$25,000-\$74,999.99 earns 0.79% APY; \$10,000-\$24,999.99 earns 0.76% APY; \$1,000-\$9,999.99 earns 0.73% APY. Minimum deposit of \$1,000 to open account. Early withdrawal penalties may apply.



# A Message From Our CEO

"We're all working together; that's the secret." - Sam Walton, Founder – Walmart and Sam's Club



At Vantage West, teamwork is the reason we have been so successful at meeting our members' financial needs for more than sixty years. By leveraging the diverse strengths from within our

team, we are able to deliver an impressive variety of financial products and services to accommodate the unique needs of many.

For those in search of a secure way to maximize savings, our High Yield Money Market and 12-Month Share Certificate are smart options. For anyone looking to increase their spending power,

our Visa credit card – now with an introductory rate as low as 2.99% <sup>APR</sup> for the first 6 months – is a sensible choice. And because we love making the American Dream a reality, we offer customized home mortgage options to suit a variety of needs. Of course, we are always ready to assist with low rates on vehicle refinances and purchases.

We know easy account access is a priority, so we offer a readily accessible and ever evolving mobile app for various devices and wearables. For added convenience, our newly enhanced online mortgage application makes taking the first step toward securing a mortgage a breeze.

As the financial services industry continues to evolve, technology plays an increasingly important role in how we conduct business.

We will continue to improve in this area by soliciting ongoing feedback, with a priority of making Vantage West a member-centric organization and enhancing our member value proposition.

In closing, I want to thank you, our members, for your continued patronage. We know you have many options when it comes to choosing your financial services provider. We want you to know we are committed to continuing to earn your business.

**Robert D. Ramirez**  
President/CEO



## Shift Your Auto Loan to a Lower Rate

As low as **2.24%** <sup>APR</sup>

Enjoying your ride doesn't have to come at a high price. Drive your auto loan to Vantage West, and we'll help lower your car payment and save you more.

We offer:

- Flexible terms up to 84 months
- Up to 125% financing
- Fast approval and convenient ways to apply
- Optional payment protection for your peace of mind

Shopping at the car dealer? Let them know you want to finance your loan with Vantage West.

Apply today!

[vantagewest.org/auto](http://vantagewest.org/auto)

**520.751.7045 or 888.349.LOAN (5626)**

All loans subject to approval. Certain restrictions may apply. Rate based on creditworthiness, 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. Payment example: A loan of \$15,000 for 60 months at 2.24% APR will have a monthly payment of \$264.51.



## 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](http://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-1522378.1-0616-0718

You deserve more **convenience.**



## Vantage West Mobile Banking

Members can enjoy the convenience of our fast and secure mobile app. Check balances, pay bills, find ATMs, transfer money, and deposit checks – all from a mobile device! Download our FREE\* mobile app today, and access your accounts – wherever you go.

[vantagewest.org/mobile-apps](http://vantagewest.org/mobile-apps)

\* No Vantage West charges. Wireless provider service fees may apply. Certain types of transactions may require specific equipment. Standard service fees may apply.



Five students had the opportunity to shadow our President/CEO Robert D. Ramirez during *Arizona Bilingual Newspaper's* Community Leader Shadow Day.



Students participating in *Arizona Bilingual Newspaper's* Community Leader Shadow Day got a lesson in Financial Literacy from Mountain West Credit Union Association *HOPE Award* winner, Chad Clayton, Vantage West Operations & Sales Trainer.



## Business Owners... You Deserve More Support!

It's important you have someone you can trust when it comes to your business needs. For this reason, Vantage West has dedicated Small Business Experts (SBEs) to help you succeed.

Our SBEs offer FREE Business Account Reviews, and can help:

- Review account details
- Evaluate credit history
- Look at debt structures
- Examine fee structures

Call us to schedule your Business Account Review today!

**Business Checking | Business Savings  
Business Visa | Business Lending**

[vantagewest.org/business](http://vantagewest.org/business)

Subject to approval. Certain restrictions may apply.

## Fee Changes Effective September 1, 2016

Overdraft Transfer from Line of Credit	\$8.00
Overdraft Transfer from Visa	\$8.00
Returned Item	\$15.00



## 2016 Board Election Results

We are proud to announce your 2016-2017 Board of Directors, following the elections held during Vantage West Credit Union's 61<sup>st</sup> Annual Meeting on May 4, 2016.

Chairman	Charles H. "Matt" Matthewson
Vice Chairman	Eugene Santarelli
Treasurer	Gloria Gonzalez
Secretary	John Driskill
Director	Gary Smith
Director	Ana Archer
Director	Dr. Paul Melendez
Associate Director	Gregory Good
Associate Director	Mitchell Pisk

With their strong leadership, we look forward to even greater achievements as a member-centric credit union.

*Congratulations to all!*



## 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](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: **NACUC\_ZDS\_ZZM**.



## Vantage West Platinum Visa®

6-month intro rate as low as **2.99% APR**. After, as low as **8.50% APR**.

Enjoy more of the things you love with our Platinum Visa! For the first six months, take advantage of our special introductory rate as low as 2.99%<sup>APR</sup>.

With this amazingly low rate, we'll help you save on high-interest charges, and make your next family vacation, hiking adventure, or dinner with friends that much more affordable.

Platinum Visa features:

- No annual fee
- No cash advance fee
- No balance transfer fee
- With rewards

*Apply today!*

[vantagewest.org/platinum](http://vantagewest.org/platinum)

Card type and APR are based on creditworthiness. Introductory rates range 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. Limited time offer. 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.

## Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Please note that our privacy policy has not changed. If you would like to review our policy and practices with respect to your personal information, please visit [vantagewest.org/privacy-policy](http://vantagewest.org/privacy-policy) or call **520.298.7882** or **800.888.7882** to request your free copy in the mail.

## You spread the word. We'll share the wealth. Refer a friend and you'll EACH get \$20!

Simply tell someone you know about how they can also benefit from the great financial products and services you already enjoy with Vantage West.

You'll each get \$20 once your friend or family member opens any qualifying account relationship with us:

- \$100 or more in total deposits at account opening in any Vantage West savings, checking, IRA, or certificate
- \$1,000 or more in total auto, home or other consumer loan balances; or in Visa® credit card or Home Equity Line of Credit (HELOC) revolving credit

*The more you refer, the more you earn!*

[vantagewest.org/referrals](http://vantagewest.org/referrals)

Referrer must be a Vantage West member and cannot be affiliated with the new account. Deposit product(s) must remain open for at least 6 months. If it is closed within 6 months of the open date, the account may be debited the amount of the bonus paid. The cash bonus will be deposited to your share account within 7 days of account opening if the qualifications are met. Your account must be in good standing and not negative at time of bonus deposit. The \$20 is considered a bonus and is subject to IRS reporting. Offer valid for new members only and excludes Super Saver accounts. Licensed dealerships are not eligible for referral rewards. Can't be used in conjunction with any other discounts or promotions. Employees not eligible. Federally insured by NCUA.

