

VANTAGE POINT

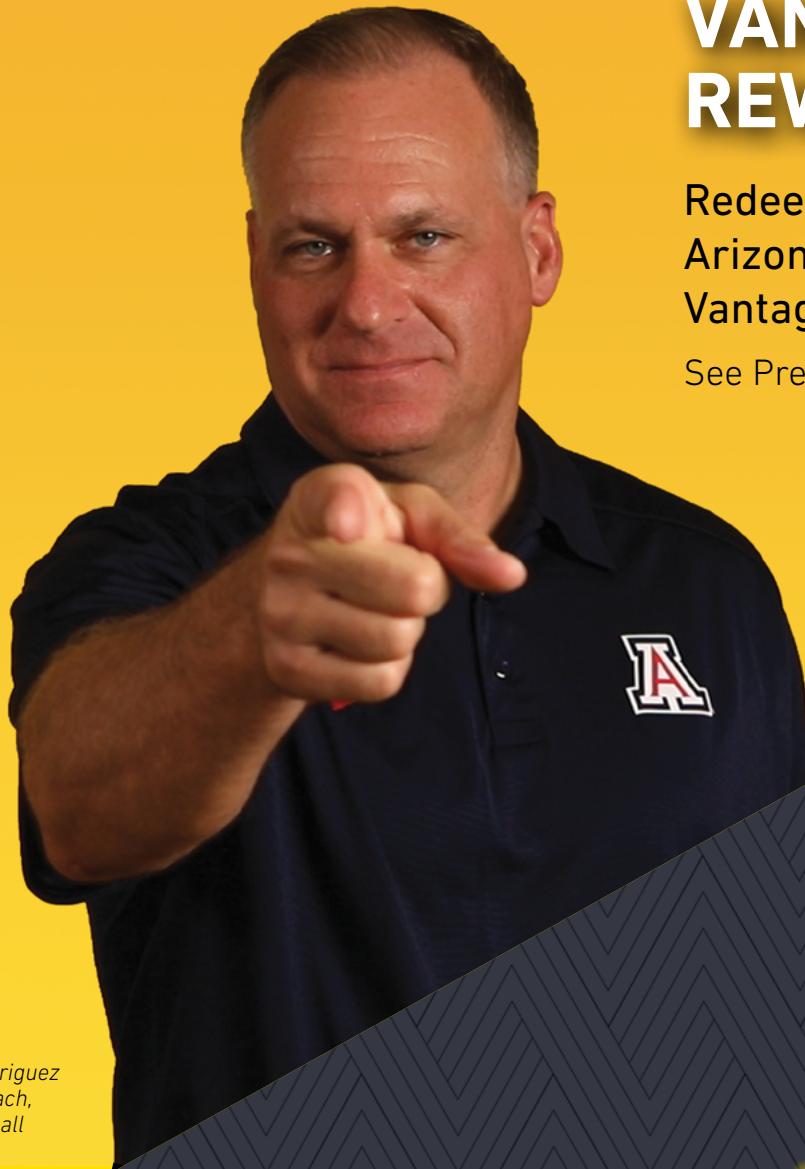
FALL 2017



VANTAGE WEST REWARDS YOU!

Redeem your University of Arizona Football ticket stub at any Vantage West branch for rewards!

See President's Message for details.



*Rich Rodriguez
Head Coach,
UA Football*



VANTAGE WEST SETS RECORD IN 2017 READERS' CHOICE AWARDS

Thanks to our members and community for your vote. Vantage West emerged as biggest overall winner in the recent 2017 Arizona Daily Star Readers' Choice Awards.

PRESIDENT'S MESSAGE

"Every precious thing that you want out of life starts from believing that you possess an unstoppable drive to continuously strive and thrive."

- Edmond Mbiaka



At Vantage West, we believe that when our members and communities thrive, we thrive with them. In the spirit of collaboration, we constantly strive to create value to earn and reward member loyalty. This is important because the more engaged our members are, the more it benefits the credit union and our overall value proposition to the membership and to the communities we serve.

Driven by this principle, Vantage West is always hard at work, finding ways to establish mutually beneficial relationships, so we all can prosper.

In the spirit of collaboration and with our members in mind, we recently launched our Rewards and Rewards Plus Checking accounts, which combine seamlessly with our Connect Rewards Visa® Signature Credit Card for the opportunity to combine points for maximum total rewards returned back to our members.

Another way we are rewarding our members is by leveraging our partnership with Arizona Athletics and UA Football Head Coach, Rich Rodriguez, to offer Rich Rewards.

Arizona Football fans can earn Rich Rewards points when they bring their Arizona Football ticket stubs to any branch or redeem online. The amount of bonus points is revealed during every Arizona Football home game. Points are applied to any Vantage West Rewards Plus or Rewards Checking account.

Rewarding our members is important to us, because our members have played a key role in making Vantage West the number one credit union in southern Arizona. To back this statement, I am proud to share several recent honors and awards our credit union has received.

In August, Vantage West was the biggest overall winner in the 2017 Arizona Daily Star Readers' Choice Awards winning more categories in our industry than any other financial institution.

In September, the Mountain West Credit Union Association named Vantage West the 2017 Credit Union of the Year.

We are honored by this recognition and truly appreciate everyone's support. These honors will only enhance our motivation to find ways to return value to those who have supported us, so we can continue to collaborate for a prosperous future together.

Robert D. Ramirez
President/CEO



Photo Credit: Kelly Presnell, Arizona Daily Star

WE'RE CELEBRATING BIGGEST OVERALL WINNER.

Best Bank/Credit Union • Best Debit Card • Best Credit Card
Best Community Partner • Best Community Presence • Best Boss
Best Membership Organization • Most Innovative Workplace
Best Benefits Program • Best Overall Company to Work For

WE WON MANY FAVORITES, TOO!

Best Financial Planning Service • Best Commercial Real Estate
Company/Broker • Best Mortgage Lender
Best Workplace Culture • Best Adult Education/Enrichment Classes
Best Locally Owned Service Business • Best Training Program

For more details, go to vantagewest.org



2017 CREDIT UNION OF THE YEAR AWARD

Vantage West was named 2017 Credit Union of the Year (Over \$500 Million Asset Category) by the Mountain West Credit Union Association. The Credit Union of the Year Award recognizes credit unions for their innovation and outstanding achievements in the various areas of day-to-day operations, financial prowess, and member service.



MOUNTAIN WEST
Credit Union Association

PROTECT YOUR IDENTITY!

Helping our members protect and safeguard their identity is important to us. Vantage West has partnered with CyberScout® to offer comprehensive identity protection and monitoring services.

Vantage West Rewards Plus Checking, Rewards Checking, and Essential Checking account holders have access to:

- **FraudScout® Identity Monitoring & Protection Services** – identity and credit protection services with comprehensive credit, cyber and public records monitoring⁴
- **LifeStages ID and Fraud Resolution Services** – provides proactive assistance from certified fraud specialists to resolve fraud and identity theft⁵
- **RiskCompass** – a tool to help gauge individual risks for identity theft/fraud

Not a Vantage West checking account holder? Visit a Vantage West branch or learn more at vantagewest.org/checking.



1 in 3 data breach victims experience fraud.¹

Every 2 seconds, identity theft claims another victim.²

Arizona ranks #10 for identity theft complaints and #19 for fraud and other complaints.³

^{1,2} Source: "2017 Identity Fraud: Securing the Connected Life," Javelin Strategy & Research ³ Source: Federal Trade Commission's 2017 Consumer Sentinel Network Data Book ⁴ Silver-level FraudScout bundle available at no charge to Rewards Plus Checking, primary account holders who choose to accept it. Service is not automatic and enrollee must complete all enrollment steps before receiving any FraudScout benefits. ⁵ LifeStages ID & Fraud Resolution Services are provided by CyberScout®, and do not reimburse for any financial losses. Services are available to Vantage West Essential, Rewards, and Rewards Plus account holders, and anyone living in those account holders' immediate household, including children of the account holder through age 23 who are away from home as full-time students.

JUST WHEN YOU THOUGHT RATES COULDN'T GET ANY MORE INTERESTING

These rates are top of market*

24-Month Share Certificate

1.38% APY

6-Month Share Certificate

1.00% APY

High Yield Money Market

UP
TO **1.00%** APY

vantagewest.org/certificates

*Compared to Tucson peer rates. APY(s) = Annual percentage yield(s) accurate as of October 1, 2017. Offer subject to change without notice. Subject to approval. Certain restrictions may apply. Fees may reduce earnings on these account(s). Early withdrawal penalties may apply. Minimum opening deposit of \$1,000 required for share certificates. High Yield Money Market rates are variable and subject to change. Minimum deposit of \$10,000 to open High Yield Money Market. Tiered balances earn tiered rates. Minimum \$125,000 balance to earn 1.00% APY; \$100,000-\$124,999.99 earns 0.50% APY; \$10,000-\$99,999.99 earns 0.05% APY; \$500-\$9,999.99 earns 0.01% APY. (Excludes Business). Federally insured by NCUA.

2018 BOARD OF DIRECTORS ELECTION

Vantage West's Nominating Committee has now been formed and has announced that applications for board seat nominations by the committee are now being accepted through November 3, 2017. Petitions for nominations may also be submitted through February 16, 2018. In 2018, two director seats are up for election for new, three-year terms. Applications are also being accepted from members interested in a 2018 appointment to the Supervisory Committee.

To learn more about both nomination methods, the Board and Supervisory Committee, and to apply online, visit vantagewest.org/board.

SEEKING SPECIAL COMMITTEE MEMBERS

Vantage West is now accepting applications from members interested in serving on a special committee. The Board has commissioned the Evaluation & Recommendation Committee for Compensation of Board of Directors and Supervisory Committee Members to conduct an independent review and provide recommendations on compensation amounts for an Official Compensation Policy for Board and Supervisory Committee members.

Visit vantagewest.org/officialcompensation for an update on this topic, more information about the committee, and to apply online by November 3.

CHECKING WITH REWARDS

Earn rewards points on **Rewards Checking and Rewards Plus Checking**. Combine them with credit card rewards for points on top of points.

Rewards Plus Checking also lets you earn an engagement dividend of 2.00% APY.*

Both give you access to identity and fraud protection services offered through **CyberScout®**.

Learn more at vantagewest.org/checking or visit your nearest branch.

*The 2.00% APY (Annual Percentage Yield) engagement dividend for Rewards Plus Checking is paid on balances up to \$5,000 and is subject to change.

VANTAGE WEST TEAMS UP FOR 911 TOWER CHALLENGE



Team Vantage West participated in the 911 Tower Challenge on September 11, 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.



**MAKE YOUR HOLIDAYS
5X MERRIER.**



5X POINTS
ON THE CATEGORY OF YOUR CHOICE

3X POINTS GASOLINE **2X POINTS** GROCERIES **1X POINTS** EVERYTHING

CLOSED FOR THE HOLIDAYS

November 10

Veterans Day (observed)

November 23

Thanksgiving Day

November 24

Day after Thanksgiving

December 25

Christmas Day

January 1

New Year's Day

This holiday season, earn up to 5X rewards with the **Vantage West Connect Rewards Visa Signature®**.

Simply choose from among the eligible 5X categories that best match your shopping needs such as wholesale clubs, department stores, hardware and home improvement stores, or Amazon.com.

Combine points earned with your **Rewards Plus Checking** or **Rewards Checking** account for points on top of points.

Apply today or learn more at vantagewest.org/connectrewards.

PHONE

800.888.7882
(TDD) 520.733.9453

MAILING ADDRESS

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Tucson, AZ 85708

NMLS# 485751
Federally insured by NCUA.



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