

# VANTAGE POINT

WINTER 2018

## PROSPERITY ON THE HORIZON

WHEN OUR MEMBERS AND COMMUNITIES THRIVE, WE THRIVE.



**Vantage West**  
CREDIT UNION

**2017 Credit Union of the Year**

Mountain West Credit Union Association



Best Bank/Credit Union



## PRESIDENT'S MESSAGE

*"People don't buy what you do; they buy why you do it. And what you do simply proves what you believe."*

– Simon Sinek, author and motivational speaker



At Vantage West, we see each day as an opportunity to create prosperity. We help drive this philosophy by offering competitively priced financial products and services and investing in our communities.

As an organization founded on collaboration, we measure success by the extent to which we are able

to create mutual benefit for our members and community partners.

This spirit of collaboration is the foundation of our new debit and credit card rewards program. By using these two products together, members can combine rewards points for maximum benefits. A few more examples of rewarding member loyalty are our competitively priced, and often top-of-market rates on Share Certificates (CDs) and High Yield Money Markets. These accounts are available to members, business members and local nonprofits.

We recognize that member loyalty comes not only from competitive pricing, but also from offering convenience and a positive member experience. A few ways we have recently enhanced member service include revamped online and mobile channels that make it easier to open new accounts and apply for loans. Our mobile app now also includes easy access to Skip-A-Pay, facial recognition with iPhone X, and an enhanced bill payment service.

Because we thrive when our members and communities thrive, we support numerous community projects and causes that align with our mission. Last year, the Mountain West Credit Union Association and the Credit Union National Association presented us with the Dora Maxwell Award for a toy drive benefiting children of indigent families, and the Louise Herring Award for our involvement in an Anti-Skimming Alliance formed to fight card fraud at Arizona gas pumps. Both accolades demonstrate our commitment to programs that benefit our members and the community.

As we start a new year, Vantage West will continue to work hard to earn and reward member loyalty, so we can thrive together. On behalf of the entire Vantage West team, I wish everyone a prosperous and a happy new year.

**Robert D. Ramirez**  
President/CEO

## 2018 BOARD OF DIRECTORS ELECTION

Two director seats for new three-year terms are up for election in 2018. The window to apply for consideration for nomination by the Nominating Committee has closed. The Committee will announce their nominees shortly. Nominations may still be made by petition through February 16, 2018.

To learn more about elections, board qualifications, requirements, and to apply for and submit nomination petitions, go to [vantagewest.org/board](http://vantagewest.org/board).

## YOU CAN MAKE A DIFFERENCE! Now Seeking Volunteers

Vantage West is seeking members to serve on the **Evaluation & Recommendation Committee for Compensation of Board of Directors and Supervisory Committee Members**.

Learn more and apply at [vantagewest.org/officialcompensation](http://vantagewest.org/officialcompensation).

## NEED ADVICE ON HOW TO MANAGE YOUR MONEY?

Explore the Vantage West blog to find helpful information on everything from paying for a wedding to funding your retirement. Let us be your guide on the path toward financial success.

Read the latest blog posts at [vantagewest.org/learn](http://vantagewest.org/learn).

## THOUGHT OUR RATES COULDN'T GET MORE INTERESTING?

6-Mo. Share Certificate

**1.00%** APY

24-Mo. Share Certificate

**1.50%** APY

36-Mo. Share Certificate IRA

**1.87%** APY

Annual percentage yield(s) accurate as of January 1, 2018. Minimum opening deposit of \$1000. Fees may reduce earnings on these accounts. Early withdrawal penalties may apply. Offer subject to change without notice. Certain restrictions may apply. Federally insured by NCUA.

## WE ARE RATED 5-STARS FROM BAUER FINANCIAL

BauerFinancial, Inc. is the nation's leading independent bank and credit union rating firm. A 5-star rating means we are recognized as one of the strongest financial institutions in the country. [bauerfinancial.com](http://bauerfinancial.com)



# HOW IS YOUR FINANCIAL HEALTH?

As we start a new year, now may be a good time to assess your financial health. No matter where you stand financially, it's always a good idea to grow your savings.

**30%**  
of Americans  
have outstanding  
401K loans.<sup>1</sup>

**20%** of Americans are  
so embarrassed by  
debt, they hide it  
from others.<sup>2</sup>

**60%**  
of Americans  
don't systematically  
save for retirement.<sup>3</sup>

**64%** of Americans  
don't even have  
\$1,000 saved for  
emergencies.<sup>4</sup>

**40%**  
of Americans  
worry about money  
while at work.<sup>5</sup>

#### SOURCES:

<sup>1</sup>Business Record 2011

<sup>2</sup>IPSOS Observer Poll

<sup>3</sup>Scott Trade, 2010

<sup>4</sup>National Foundation for Credit Counseling

<sup>5</sup>Dave Ramsey

## 2018: TIME TO CHECK YOUR CREDIT

Avoid unpleasant surprises when applying for a loan or a job. Be sure to check your credit report to verify your information is accurate, and to help guard against identity theft.

Remember, you are entitled by law to **1 FREE copy of your credit report every 12 months** from each of the three nationwide credit reporting agencies.

The Federal Trade Commission recommends ordering your truly FREE credit report by visiting **AnnualCreditReport.com** or calling **1.877.322.8228**.

### CREDIT FACTS:

**5% of consumers** have reported errors on their credit reports<sup>1</sup>

**3 Billion people** were affected by the 2016 Yahoo breach<sup>2</sup>

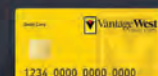
**143 Million people** were impacted by the 2017 Equifax data breach<sup>3</sup>

<sup>1</sup>Federal Trade Commission, December 2012 Report. <sup>2</sup>Creditcards.com, Credit card fraud and ID theft statistics by Jason Steele, October 24, 2017. <sup>3</sup>Forbes.com article by Lee Matthews, September 7, 2017.

## CHECKING WITH REWARDS

Our new Rewards Plus Checking account offers both engagement dividends and rewards points on all qualifying purchases. These can be combined with your **Connect Rewards Visa® Signature Card** for points on top of points. Now that's rewarding.

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



## CREDIT + DEBIT = MORE REWARDS!

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

## REWARDING THE BUSINESSES THAT HELP OUR COMMUNITIES THRIVE

We support Arizona businesses because we are an Arizona business. Choosing to bank with a credit union helps you invest back into the local community so we can thrive together.

### Business Checking

Flexible account options from a partner who understands our community.

### High Yield Money Markets

Earn additional income from dividends while maintaining access to your funds.

### Business Certificates (CDs)

Earn higher, compounded dividends in exchange for a time commitment.

VISIT A LOCAL BRANCH OR GO TO [vantagewest.org/business](http://vantagewest.org/business)

Subject to approval. Certain restrictions may apply. Federally insured by NCUA.



# HELPING OUR COMMUNITIES THRIVE

Vantage West supports local nonprofits as well as community and civic organizations that share our commitment to building thriving, financially responsible communities.

During our annual holiday celebration, we awarded \$2,000 each to six organizations nominated by Vantage West employees.

- Autism Society of Southern Arizona
- Care Fund
- Free Arts for Abused Children of Arizona
- Kids of Steele
- Rehabbing & Advocating for Dogs
- Tucson Museum of Art School Tour Program

Last year, Vantage West employees did over 2,900 hours of volunteer work in support of various social responsibility activities in our communities.

## \$12,000

Holiday Charitable  
Gift-Giving

## 2,900

Hours of Employee  
Volunteerism\*

\*As of December 18, 2017

## VANTAGE WEST 2018 SCHOLARSHIP PROGRAM



**TEN scholarships of \$1,000 each will be awarded.**  
Details and application at [vantagewest.org/scholarship](http://vantagewest.org/scholarship)

Certain restrictions may apply. Federally insured by NCUA.

## FEE CHANGES

**Effective 01/10/2018**

Bill Pay*	\$2.00
Branch Transaction (e-Checking)	FREE
Check-by-Phone Loan Payment	\$15.00
ATM Non-Member Surcharge	\$4.00

**Effective 02/01/2018**

Returned Item Fee	\$20.00
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\*Reduced fee applies to consumer and business checking accounts that currently charge for bill pay.

## YOU'RE NOT A LOAN

Vantage West is here. We'll help you finance the perfect home because every family deserves happily ever after.

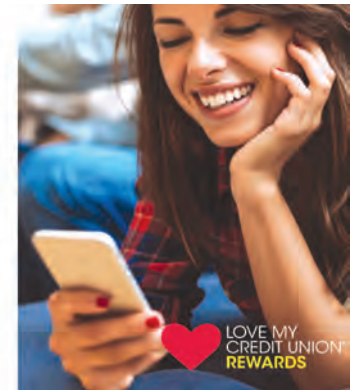


Members have saved nearly \$2 billion with Love My Credit Union Rewards!



♥ to shop

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



## CLOSED FOR THE HOLIDAYS

**January 15**  
Martin Luther King, Jr. Day

**February 19**  
Presidents' Day

### PHONE

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### MAILING ADDRESS

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Tucson, AZ 85708

NMLS# 485751  
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[vantagewest.org](http://vantagewest.org)