

# VANTAGE POINT

SPRING 2019

# IT'S YOUR HOME.

Reclaim its value by tapping into a low-interest credit source with a home equity line of credit. Vantage West HELOCs provide low rates with no closing costs.

Like we said, it's yours. **OWN IT.** [VantageWest.org/HELOC](http://VantageWest.org/HELOC)

All loans subject to approval. \$50.00 annual fee. Rate based on creditworthiness, loan product, term of loan and CLTV. Certain restrictions and fees may apply. Rates are variable and subject to change. Variable rate maximum: 17.99% APR. Property insurance is required. Loan must remain open for a minimum of 2 years to avoid repayment of origination fees. Mortgage options subject to change without notice. NMLS# 485751

**IN THIS ISSUE** PRESIDENT'S MESSAGE | BOARD OF DIRECTORS ELECTION | MORTGAGE DISCOUNTS



800.888.7882  
(TDD) 520.733.9453



P.O. Box 15115  
Tucson, AZ 85708

[VantageWest.org](http://VantageWest.org)



NMLS# 485751  
Federally insured by NCUA



## PRESIDENT'S MESSAGE

I am pleased to share that our renewed commitment to the Membership is off to a strong start.

In January, we celebrated the grand opening of our Cooper Square (Gilbert) retail location, and we plan to open at North Stapley (Mesa) later this spring. We are also close to revealing our third of ten planned new locations. Our Phoenix expansion is critical to our growth, which will benefit the entire Membership. It will also help us better serve our 40,000 Members already there.

Aligned with our re-commitment to the Membership, we are extending more Member-focused products and promotional offers so we can earn the opportunity to create deeper and more rewarding relationships. For details, read about our mortgage appraisal fee waiver on the back page and our scholarships on the next page. Also be sure to ask about our Pick Two promotion and more generous and competitive credit limits for eligible Members with a Vantage West credit card.

Another major enhancement we are excited to deliver is our digital banking upgrade, on target for an April 17 launch. You should have already started receiving notifications with steps to ensure a seamless transition and details about how the new platform will benefit you.

As we keep the momentum moving forward with enhancements and changes, we want to be sure we receive regular feedback from you, our Members. One way we will do this is through our upcoming Member Advisory Council. The Council will offer feedback we will use to fine tune our Member service, products, and delivery channels. We are recruiting Members who are interested in applying for a seat on the Council now through May 31. Learn more on the next page.

We also recognize that to have a strong credit union, we need strong executive and volunteer leadership. We are pleased with the quality of Members who have stepped forward to run for a seat on the Board of Directors. Please take a moment to review each of their bios on the following page. This will help you cast an informed vote for the candidates you would like to elect to provide strategic support and guidance to the credit union's executive leadership. The election will take place this summer and the results will be announced at our September 26 Annual Meeting. We will share more details on the election process in our July newsletter.

In closing, I want to thank you for your Membership and leave you with this quote:

**"The secret of change is to focus all your energy not on fighting the old but on building the new." - Socrates**

Sincerely,

**Robert D. Ramirez**

PRESIDENT / CEO

## PHOENIX EXPANSION UPDATE

Our Phoenix expansion is progressing nicely, with significant momentum propelling it forward. In January, we celebrated the grand opening of our Cooper Square (1671 S. Cooper in Gilbert) retail location and are on track to open later this spring at North Stapley (1239 E. McKellips in Mesa). We are also close to revealing our third of ten new locations planned for the Phoenix area by 2022, and will share more details soon.

This progress is a noteworthy accomplishment because it keeps us moving forward toward our growth goals for the credit union. Growth is critical to our being able to provide the best products, services and opportunities for the entire Membership.

For our current locations in the greater Phoenix area, including our new Gilbert location, visit us at [VantageWest.org/Phoenix](https://VantageWest.org/Phoenix).



# 2019 BOARD OF DIRECTORS ELECTION

Six seats on our Board of Directors are up for election in 2019 as a part of our ongoing governance modernization. Later this summer, we will announce the procedures for Members to cast ballots online (or via mail, upon request) in this year's election. The Nominating Committee recently called for applications for nomination. After in-person interviews with each eligible applicant, we are pleased to announce their nominees.

## DONA FRANKO

INCUMBENT - SECRETARY

With 23 years of experience, Dona is a small business owner across multiple industries. Her background includes executive assistance for c-suite professionals as well as the former administrative liaison for Vantage West's Supervisory Committee. Dona is an active community volunteer and earned her Associate's Degree in Paralegalism from Pima Community College.

## MARICELA MEZA

INCUMBENT - DIRECTOR

A first-generation college graduate and Tucson native, Maricela graduated from the University of Arizona with her Bachelor's Degree and the University of Arizona College of Law with a Juris Doctor Degree. Her background is in private practice law. She volunteers on a range of local boards and currently serves as Employee Relations Director for Tucson Unified School District.

## DOUG ZIMMERMAN

INCUMBENT - TREASURER

After a 38-year career as a Chief Financial Officer, Doug is preparing for his retirement. He is an Arizona native who desires to be involved in the community during his retirement years and is also on the board of an Arizona-based healthcare provider. Doug received his B.A. in Economics from Albion College and is licensed as a certified public accountant in Arizona.

## MATTHEW WOODS

After 23 years serving in the United States Air Force, Matthew transitioned to the private sector and returned to school for his B.S. in Management with an expected graduation in May. He will start a Master's program with ASU Law in August. Matthew appreciates credit unions and their role in the community and is enthusiastic about being a part of what Vantage West is doing in Arizona.

## FRANK TREMBULAK

INCUMBENT - VICE CHAIRMAN

Frank retired in 2016 as Executive Vice President and Chief Operating Officer of Geisinger Health System in Danville, Pennsylvania. He was a founding Supervisory Committee member of Service 1st Federal Credit Union and has been active in many community and civic organizations. Frank earned his B.S. in Accounting from Susquehanna University.

## OSCAR LIZARDI

INCUMBENT - CHAIRMAN

Oscar has practiced corporate and transactional law for more than 24 years. He also serves on various community boards focused on the socioeconomic conditions of youth. Oscar received his B.S. in Finance from ASU and graduated Cum Laude from the U of A College of Law and was the 2016 Tucson Hispanic Chamber of Commerce Hispanic Business Man of the Year.

## MANNY LUCERO

INCUMBENT - DIRECTOR

Manuel (Manny) Lucero received his B.A. in English Literature and M.S. in Management from Arizona State University. His background includes financial services, business development, and community affairs. He has worked with various community organizations including A New Leaf, AWEE, Maricopa Women's Business Center and Ronald McDonald House Charities.

## STEPHEN PEARY

Stephen holds a B.A. in Economics from the University of Illinois, a Juris Doctor Degree from Georgetown University Law Center and LL.M. (Taxation) from Boston University. He is accomplished in all forms of debt and equity financing including IPOs, venture capital, bank financing and structured debt instruments. He has served as CFO and General Counsel to several public entities.

Nominations may also be made by qualified petition along with a candidate's completed online volunteer application by May 17, 2019. To learn more about qualifications and requirements, to obtain a petition form and to apply online, visit [VantageWest.org/Board](http://VantageWest.org/Board).

## MEMBER ADVISORY COUNCIL

Aligned with our renewed focus on Member service, we are forming a Vantage West Member Advisory Council. The purpose of the Council will be to provide regular and ad-hoc feedback on matters that directly concern credit union operations and impact Members. For additional details, please visit [VantageWest.org/MAC](http://VantageWest.org/MAC). There, you will have the opportunity to submit an application to be considered to fill a seat on the Council. The deadline to submit applications is **May 31**.

## LAST CALL FOR SCHOLARSHIP APPLICATIONS

The 2019 Vantage West Scholarship application closes at **11:30 PM MST on Monday, April 8**. If you are attending a qualified Arizona college in fall 2019 and you or your parent(s) are Vantage West Members, you are eligible to apply! Visit [VantageWest.org/Scholarship](http://VantageWest.org/Scholarship) for details, official rules, and to apply.

# LOOKING TO BUY A HOME?

Choose Vantage West and  
the appraisal fee is **ON THE HOUSE**.

Learn more at [VantageWest.org/Mortgages](http://VantageWest.org/Mortgages)

Promotion runs through December 31, 2019. Must be a Vantage West Member for 12 months or longer to be eligible. Loans subject to approval. Certain restrictions may apply. Mortgage options subject to change without notice. Borrower is responsible for the appraisal up front and Vantage West Credit Union will reimburse the appraisal fee upon the mortgage loan funding or closing with Vantage West. NMLS# 485751



## DIGITAL BANKING UPGRADE UNDERWAY

Thank you to all our pilot Members for sharing feedback, experiences, and recommendations about our new digital banking platform. Their input and willingness to take a critical, early leap will help us ensure full functionality at launch.

In preparation for the April 17 transition, we encourage you to visit [VantageWest.org/BankingUpgrade](http://VantageWest.org/BankingUpgrade). There, you will find progress updates, service change notifications, important dates and information on critical required Member actions, including steps to ensure a seamless transition. **Please pay special attention to new requirements for login credentials and required actions.**

We are delighted to provide this transition as it comes with a number of benefits and enhancements for optimal account access via online banking and our mobile app. We thank you in advance for your support during our digital banking upgrade.

## PLAN FOR YOUR FUTURE

Vantage West Investment Services is holding four seminars for Members, brought to you exclusively by CUNA Mutual Group.

### RETURN TO CONSERVATIVE INVESTING

- May 8 | 6 PM | Broadway Branch
- May 10 | 6 PM | Northwest Branch
- October 21 | 6 PM | University Branch

### WOMEN AND INVESTING

- September 5 | 6 PM | Southwest Branch

To learn about our seminars visit [VantageWest.org/Seminars](http://VantageWest.org/Seminars)

Vantage West Financial Advisors are registered representatives of CUNA Brokerage Services, Inc. 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. ©CUNA Mutual Group FR-2435033.1-0219-0321

## HELPING LOCAL BUSINESSES GROW, EXPAND AND THRIVE

We support Arizona businesses because **we are an Arizona business**. As a member of the community, we understand your unique challenges and want to help you prosper. Choosing to bank with a credit union is an investment in the local community. Vantage West has a team of **experienced business bankers** and a **dedicated commercial real estate team** is ready to work with you so we can thrive together.

Visit [VantageWest.org/Business](http://VantageWest.org/Business) for more information.

## SPRINT REWARDS YOUR MEMBERSHIP

### GET A \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best credit union Member cash rewards offer ever - another benefit of Membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

## BILL PAYMENT CHANGES

Effective April 17 Vantage West online bill payments will be processed internally to eliminate any third party fees for insufficient funds. This means that all payments you authorize through our Bill Pay service will be debited from your Vantage West checking account regardless of when they are presented. To avoid overdraft fees, please ensure funds are available on the scheduled payment date.

## CLOSED FOR THE HOLIDAYS

**May 27**  
Memorial Day

**July 4**  
Independence Day