

VANTAGE POINT

SUMMER 2019

YOU'RE NOT A LOAN.

We believe homeowners create stronger communities, so we work with our Member-Owners to help them thrive.

- LOCAL UNDERWRITING
- VA, FHA, AND SPECIALTY LOANS
- 30, 60, 90-DAY RATE LOCK OPTIONS

BUYING YOUR FIRST HOME?

Choose us and the appraisal fee is **ON THE HOUSE.**

Learn more at VantageWest.org/HomeLoans

You may be requested to provide additional documentation. Loans subject to approval. Mortgage options subject to change without notice. Certain restrictions and fees may apply. Rate based on creditworthiness. Property insurance is required. Promotion runs through December 31, 2019. Must be a Vantage West Member for 12 months or longer to be eligible. 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



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VantageWest.org

NMLS# 485751
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CHAIRMAN'S MESSAGE

Dear Member-Owners of Vantage West,

I want to take this opportunity to share a few details about the impact of your Membership.

By choosing to be a Member of Vantage West, you have made the decision to keep your dollars local. According to an economic impact study completed by a Business Consulting team from The University of Arizona's Eller College of Management, Vantage West Credit Union's total economic impact on the local economy was \$119 million in 2018.

Your Membership fuels our efforts to make the communities we serve too strong to fail. But, the primary reason we exist is to serve you, our Members.

One way we measure the value of your credit union Membership is through the Benefits Report from Credit Union National Association (CUNA). I'm pleased to share the most recent results which revealed that Vantage West provided \$14,562,519 in financial benefits to you, our Members, in 2018 alone. Those savings not only help Members directly, but also indirectly, by creating the opportunity for dollars to be re-invested in the communities we serve.

This newsletter highlights a few specific opportunities that provide direct Member benefits. One is our Member referral program, where you can earn a cash incentive just for referring someone to Vantage West. You can also learn more about exclusive Mortgage benefits available to Members only. But, perhaps one of the most significant benefits of your Membership is the opportunity to vote for the credit union's board of directors and cast your ballot for important issues facing the credit union. Everything you need to know about these important governance matters is included on the back page of this newsletter.

In closing, I want to invite all Members to attend our Annual Meeting on September 26, where we will reveal the results of your votes and celebrate another successful year.

Sincerely,

Oscar S. Lizardi

CHAIRMAN, VANTAGE WEST BOARD OF DIRECTORS



PHOENIX EXPANSION UPDATE

Our Phoenix expansion continues with the opening of our North Stapley retail location at 1239 E. McKellips Rd. (southeast corner of Stapley Dr. and McKellips Rd.) in Mesa.

This is the second of 10 new retail locations planned for the Phoenix area by 2022. The first opened in December 2018 in Gilbert.

Vantage West's enhanced presence in the Valley of the Sun delivers a new experience focused on convenience and ease of access to the more than 40,000 Members already there. The expansion aligns with the credit union's vision for thriving Members and communities through market growth.

For our current locations in the greater Phoenix area, including our new Mesa location, visit

VantageWest.org/Locations.



YOU SPREAD THE WORD. WE'LL SHARE THE WEALTH.

Refer a friend or family member to open any qualifying account relationship with us and get **\$20 EACH.**

Visit **VantageWest.org/Refer** to refer a friend today.

Referrer must be a Vantage West Member and cannot be affiliated with the new account. New Member must have \$100 or more in total deposits at account opening in any Vantage West savings, checking, IRA, or certificate or \$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. 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. Cannot be used in conjunction with any other discounts or promotions. Employees not eligible.

2019 VANTAGE WEST SCHOLARSHIP BENEFITS FIVE ARIZONA STUDENTS

Vantage West has awarded **\$5,000** in total scholarships to five deserving students pursuing or continuing higher education in Arizona this fall. Winners received \$1,000 and each were selected by a panel of judges based on criteria including academic merit, content and quality of a written essay, and good character.

Thank you to every student who applied for the Vantage West Scholarship. We wish you every success as you pursue your goals.

UNIVERSITY OF ARIZONA



ANTHONY AGUILAR



KAITLYN NAFF



DANIEL WIELAND

ARIZONA STATE UNIVERSITY



GRECIA CUBILLAS

NORTHERN ARIZONA UNIVERSITY



ANDREA GUERRERO

Visit **VantageWest.org/Scholarship** for program updates.

PROTECT YOUR IDENTITY

Please be aware that imposters claiming to be from a "Fraud Department," or other similar entity are making calls mimicking legitimate fraud alerts. They ask if the individual has used their credit or debit card at various random merchants. When the individual denies the stated activity, the scammers offer to send a new card via FedEx and request the current PIN so they can issue a new PIN.

While many financial institutions will call to verify suspicious debit or credit card activity, they will never request a PIN, full card information, or other personal details. Your financial institution already knows this information if they are calling you. Financial institutions will only ask you to provide any information to verify your identity if you call them.

The caller ID showing up may even appear to be from a legitimate number, so please be alert when you get calls from any entity claiming to represent a financial institution.

If you receive suspicious calls, emails, texts or other communication requesting a PIN, account number, or personal information, it is important that you hang up and call your financial institution.

Vantage West is here to help you, and we are dedicated to protecting the safety and security of our Members' accounts.

To report suspicious activity, verify whether any communication is legitimate, or ask any other questions about your account, please call our Member Solutions Center at 800.888.7882.

2019 BOARD OF DIRECTORS ELECTION AND ANNUAL MEETING

As part of our ongoing governance modernization, we are pleased to announce that all eligible Members as of June 30, 2019 will be invited to have a voice in the future of Vantage West during our upcoming election.

Six board seats are up for regular election. The Nominating Committee has announced their eight nominees, listed in alphabetical order by last name:

- **Dona Franko** (Incumbent - Secretary)
- **Oscar Lizardi** (Incumbent - Chairman)
- **Manny Lucero** (Incumbent - Director)
- **Maricela Meza** (Incumbent - Director)
- **Stephen Peary**
- **Frank Trembulak** (Incumbent - Vice Chairman)
- **Matthew Woods**
- **Doug Zimmerman** (Incumbent - Treasurer)

For more information on the background of the nominees, visit VantageWest.org/Election.

There were no nominations by petition. As there are eight nominees for six vacant seats, Members will be asked to vote for no more than six candidates during the election period specified below. During the Annual Meeting, no votes will be cast and no call for nominations from the floor will be made for these seats.

Additionally, Members will be invited to vote on a proposal to compensate our Board of Directors and Supervisory Committee, as well as an amendment to Vantage West's Certificate of Organization. If approved by the Arizona Department of Financial Institutions, Members will also be asked to ratify restated Bylaws of Vantage West Credit Union.

To ensure that all eligible and interested Members are given the opportunity to cast a ballot, regardless of where they live or work, this year's election will primarily be held online. We have selected Election Services Corporation, a company that has facilitated over 6900 elections over the past three decades, to administer the election process.

Eligible Members will be invited to cast a ballot in one of two ways between **August 19 and September 21, 2019**:

1. **For eligible Members who have opted to receive eStatements**, Election Services Corporation will send an email to the email address we have on file for you on **August 19** with a link and a unique PIN that you may use to participate in the online election.
2. **For eligible Members who have not opted to receive eStatements**, you must request a paper ballot by **July 31, 2019** using one of these methods:
 - Visit VantageWest.org/Election
 - Visit any Vantage West location
 - Call our Member Service Center at **800.888.7882**

Regardless of the voting method you choose, each eligible Member will only be permitted to cast one vote. Paper ballots will be mailed to Members who requested them by Election Services Corporation on **August 19**.

Members who choose to vote online must submit their ballot online no later than **11:59 pm Tucson, AZ time on September 21, 2019** for it to be counted. Paper ballots from those Members who requested one must be received at the address that will be specified in the ballot materials no later than **11:59 pm Tucson, AZ on September 21, 2019** for it to be counted. Election Services Corporation will conduct ballot counting activities.

The results of Member voting will be announced at the 2019 annual meeting which will be held **September 26, 2019 at 6:00PM** at the Doubletree by Hilton, 445 S. Alvernon Way, Tucson, AZ 85711. In addition to the annual Membership meeting and the announcement of election results, we invite you to join us for fun prizes and appetizers.

Whether you choose to vote online or request a paper ballot, we hope you will add your voice as a Member-Owner to our modernized governance process during this year's election.

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 to calculate your cash rewards.

**CLOSED FOR
THE HOLIDAYS**

July 4
Independence Day

September 2
Labor Day

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 or call **800.888.7882** to request your free copy in the mail.