



The Key To Your Future:

**VA Home Loans from
Vantage West that
can lower your
payments!**



**SPECIAL VETERANS
MORTGAGE PROGRAM!**

Vwestcu.org



**EQUAL HOUSING
LENDER**

Loans subject to approval. Certain restrictions and conditions may apply.

President's Message



The Golden Rule, "Treat others as you would want to be treated," is taken very seriously at Vantage West Credit Union. We are here to ensure exceptional member service at every one of our delivery channel touch points. Our ultimate goal is to have you, our members, become our advocates, so that you willingly come back for more with your family, friends and colleagues. To achieve this, we have made it a practice to continuously reinvest and reinvent our products, services, systems and our people.

Convenience is always a benefit for our members. In response, we opened new branch locations at Tanque Verde/ Sabino Canyon in Tucson, and in Casa Grande. We extended branch hours at our Black Canyon and 32nd & Shea locations in Phoenix. We are also part of the Shared Branching network, so you can access your Vantage West accounts at more than 6,500 credit unions and self-service locations in Arizona, across the nation, and abroad.

We revisited our pricing for our loan products, and now offer some of the most competitive rates on auto, home and commercial loans. We have loan products to meet the needs of our diverse membership base.

We also recognize that as a financial cooperative, we share in good times and in bad. Beginning this April 1, we are enhancing two of our existing products to reward our members. For auto loan borrowers, you will be eligible to receive a 1% rebate on your direct auto loan after 24 months of on-time payments. We will also introduce our new Jump-Up Certificate. The basic concept is to offer a deposit product that allows you to invest your money without worrying about rates going up. You will have a one-time offer to change your interest rate to the current rate for the remaining term of the certificate.

In closing, I want to thank you all for your continued patronage. As economic conditions continue to show signs of improvement, we are encouraged to continue with our mission, "People helping people achieve their financial goals...our #1 priority." We know that you have choices to make in meeting your financial needs. We will continue to work diligently to earn your business and trust.


Robert D. Ramirez
 President/CEO

An Auto Loan with a 1% Rebate? Yes!

Need an auto loan? Here's a money-saving reason to choose Vantage West. We're offering a 1% rebate on the original loan balance financed. Here is what you need to do to qualify:

- ✓ Request this loan online at Vwestcu.org, call **751.7045** or **888-349-LOAN (5626)**, or visit any branch.
- ✓ Fund your loan at any Vantage West branch.
- ✓ Make 24 consecutive on-time payments.
- \$ **You'll receive a rebate for 1% of the original loan balance!**

Member is responsible for any applicable taxes as a result of the cash back. Limited time offer expires 10/1/11. Offer does not apply to existing Vantage West loans. Loan subject to approval. Cannot be combined with any other offer.

Ed Retires from Vantage West Board



Edward (Ed) Sorrell has retired from the Board of Directors of Vantage West Credit Union. He will be missed by all of us.

Ed was an essential part of our growth and success. He volunteered for (then) DM Federal Credit Union (DMFCU) while working as Chief of Quality Control at the Aircraft Maintenance and Regeneration Center (AMRC) on Davis-Monthan Air Force Base. He retired from AMRC in 2000.

In service of the credit union, Ed was Chairman of the Loan Review Committee for several years before going on the Board of Directors. He served on the Board for 12 years, of which he was Chairman for 10 years. His biggest accomplishments include the name change from DMFCU to Vantage West Credit Union, and the charter change from Federal to State. He has been a Vantage West member for more than 50 years.

Following his retirement from the Board, Ed will be serving as "Director Emeritus." *We wish you the best, Ed!*

Traveling Anytime Soon?

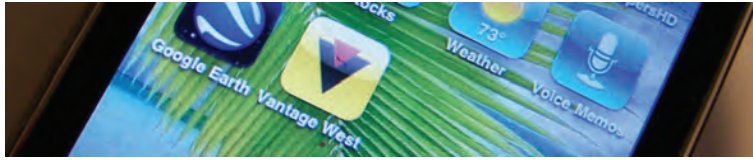
Traveling out of state or abroad? We can help ensure uninterrupted use of your Vantage West VISA® Credit and Debit Cards if you inform us of your travel plans. Simply call us at **520.298.7882** or **800.888.7882**, email us at info@Vwestcu.org or write to **P.O. Box 15115, Tucson, AZ 85708** before you leave.

For more travel tips and card usage updates, visit us at: Vwestcu.org/home/security/Travel_Tips_Card_Blocks.

Enjoy New Online Banking Features

New! iPhone®, Ipod touch®, iPad® App

Now, you can access mobile web at m.Vwestcu.org from your smartphone or other digital device's web browser, or via the new Vantage West iPhone, iPod touch and iPad mobile digital device app, now available in the App Store.SM You can also download the **FREE** App directly from your iTunes Store® account and sync your compatible device. With this convenient app, you can check balances, view transaction history, transfer funds, pay bills, and locate Vantage West ATMs and branches.



iPhone, iPod touch, iPad and iTunes Store are registered trademarks of Apple Inc.

Coming Soon! External Transfers

Need to transfer funds from your savings account with us to your investment or checking account elsewhere, or vice versa? Paying the babysitter, or sending money to your son for his birthday?

Soon, you can **transfer funds to and from your Vantage West accounts and other financial institutions**. You can even **send money to virtually anyone** using their email address, mobile phone number or bank account information with POPmoney, or receive money from other registered POPmoney users.



When signed into your Online Banking account at Vwestcu.org, simply click **Transfers** and then **External Transfers**. You will then need to choose which type of external transfer you would like to make. You can also schedule transfers; view recent transfers and accounts needing verification; view past and manage future transactions; add, edit, or delete credit union, bank or investment accounts; and more.

Enhanced Text Message Banking

New! Get more out of your text message banking experience with our newly added features. Now, you can add a **second phone number** to your user account, and **receive low balance alerts** via text messages. *Plus!* You can easily **transfer funds** to your primary text message banking account by texting **trans amount** (e.g., **trans 200** to transfer \$200 or **trans 20.54** to transfer \$20.54) to **454545**.

To sign up for Online Banking and for important updates, go to Vwestcu.org.

Closed for the Holidays

All Vantage West branches and the Corporate Center will be closed in observance of the following holidays:

May 30 – Memorial Day

July 4 – Independence Day

Open a 24-Month Jump-Up Certificate Then Leap to a Higher Rate!

Timing is everything. Should you open your share certificate now or wait for a better rate?

We know how much your life savings mean to you, and how unpredictable the rate environment can be. For these reasons, we don't want you to lose out *if* and *when* a higher rate comes along.

For a limited time, take advantage of our special **24-Month Jump-Up Certificate!**

Unlike traditional certificates that lock in your dividend rate until maturity, you can "park your money" in a Jump-Up Certificate at the current rate¹, then "jump up" to a higher rate if rates increase. Just tell us when you're ready to enjoy this one-time offer within the term of your deposit, and we'll make sure the new rate applies for the remaining term of your certificate.

Have peace of mind in knowing that your money can work harder for you. *Drop by your nearest branch to start saving today!*

¹Rates are tiered and match 24-Month Share Certificate rates. Promotional period runs from April 1, 2011 – September 30, 2011. Minimum \$1,000 to open. Early withdrawal penalties may apply. Other restrictions, conditions and fees may apply and may reduce earnings.

Need a Business Loan or Refinance?

There's no better time than the present to schedule a no-obligation consultation with a member of our Business Lending & Services team. At Vantage West, we offer **conventional or SBA financing with local decision making on business loans and refinancing**. We also have the latest online business tools, such as **Remote Deposit Capture** and **Online Business Banking & Cash Management**. You'll also love our **practical approach to Business Checking** with accounts for businesses of all sizes.

Members of our Business Lending & Services team have the skills and experience in business banking to help fuel the success of your business. Give us an opportunity and we'll give you our undivided attention. Discover the *Vantage West Difference* in Business Banking. For more information, visit us online at Vwestcu.org or contact us at business@vwestcu.org to schedule an appointment.

▼ **Ask for your FREE copy of the SBA Small Business Resource Guide when you ask us about any Business Service.**



Junior Achievement Bowl-a-Thon



Vantage West employees participated in the Junior Achievement Bowl-a-Thon held at Bedroxx's Bowling Alley on March 6. Vantage West helped raise more than \$1,900 for Tucson schools.

FREE Educational Workshop

Your 401(k)/IRA Rollover Options

Approaching Retirement? Changing Jobs?

Understand Your Choices...

- Take the Cash
- Transfer the Money
- Leave Money in Plan
- Roll it Over

Reserve your seat today!

RSVP:

520.298.7882

800.888.7882

Info@Vwestcu.org



PEORIA	TUCSON	TEMPE
April 19	April 20	April 26
Hampton Inn	Sheraton Tucson	Fiesta Resort
8408 Paradise Ln., 85382	5151 E. Grant Rd., 85712	2100 S. Priest Dr., 85282
6:00 – 7:30 pm	6:00 – 7:30 pm	6:00 – 7:30 pm

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Vantage West Credit Union is not a registered broker/dealer nor affiliated with LPL Financial.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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Vwestcu.org • 520.298.7882 • 800.888.7882



2011 Annual Meeting

All members are invited!

May 19, 2011 (Thursday) at 4 p.m.
Sheraton Tucson Hotel & Suites
5151 E. Grant Rd.

FREE Financial Education Workshop follows.
 Hors d'oeuvres will be served.

Your VA Loan Just Got Faster...

Make your dream home a reality with a **VA Home Loan** from Vantage West! We can help you lower your monthly payments. Plus, we've made it even faster and easier for you to get the financing you need. Vantage West VA Loans offer:

- Interest rates at near-record lows
- 100% loan-to-value available
- Local decision making and underwriting
- Interest Rate Reduction Refinance Loans (VA IRRRL)

Get your VA Home Loan approved quickly by local decision makers at Vantage West. Whether you want a new home loan or want to reduce your current interest rate, we're here to help.

...And Our Online Mortgage Center Just Got Better!

We just improved the **Online Mortgage Center** at Vwestcu.org. There you will find a wealth of online tools and resources to help you make sound financial choices on your home loan.

You'll like our easy online application process, and up-to-date information on our VA, FHA, Conventional and Jumbo loans. You can also use our online mortgage calculators to estimate how much you may qualify for, calculate your monthly payments, and more.

To apply for a Vantage West Home Loan, call us, visit any branch, or go to Vwestcu.org.

Ask about our **Home Equity Elite Loans** with rates as low as **4.25% APR!***

*As of publication date, the variable APR ranges from 4.25% to 10.25% APR and is subject to change.

Climbing "A" Mountain for a Cause



On March 5, 63 Vantage West employees, families and friends conquered "A" Mountain. They raised more than \$5,000 for the Southwest Division – American Cancer Society.