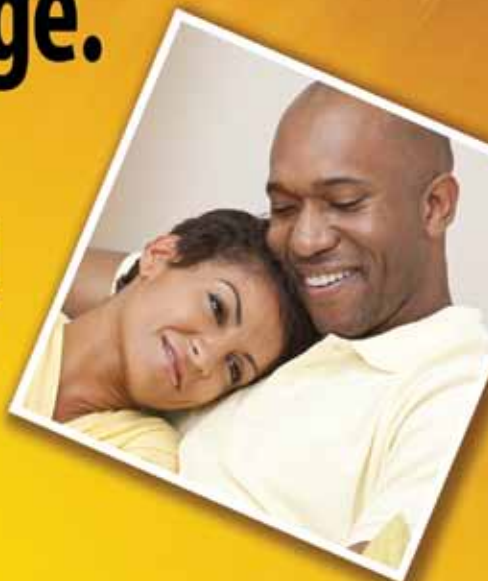




## Your Mortgage. Your Way.

"We'd like our house paid off in 12 years."



"I'd like a 30-year mortgage and to make extra payments as I go."

- Any term from 7 to 30 years
- Any payment schedule
- Low interest rates



Vwestcu.org

Federally insured by NCUA. Loan subject to approval. Program may change at any time without notice. Certain restrictions may apply. Rate and payment example: 20-year Fixed Rate Conventional Loan for \$200,000, with a rate of 4.125% (APR 4.359%), and points at 1%, would have a monthly payment of \$1,225.17. Payment does not include taxes and insurance therefore the actual payment will be greater. Rate shown is as of December 8, 2011, and subject to change without notice.



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## Match your dream house to a perfect mortgage solution.

At Vantage West Credit Union, you can have your mortgage, your way. Whatever your stage in life, our **Custom-Fit Mortgages** can help you get where you want to be.

Want to have your house paid off before you retire in 12 years? Let's talk about a 12-year mortgage designed especially for you. Ready to purchase your new family home, but you feel more comfortable with a 22-year mortgage than a 30-year loan? We can do that, too!

Have peace of mind knowing you can enjoy the comfort and security of your own home at terms you can afford.

For more information on how you can benefit from a **Custom-Fit Mortgage**, call us, drop by any Vantage West branch, or go to **Vwestcu.org**.

### Closed for the Holidays

**January 2** – New Year's Day (Observed)

**January 16** – Martin Luther King, Jr. Day

**February 20** – Presidents' Day



Board of Directors

## 2012 Board of Directors Election

All Vantage West Credit Union members who are at least 18 years old have the right to vote in the annual election for the Board of Directors. Two seats are up for election in 2012. The Nominating Committee is pleased to announce the following nominations:

### Telesforo “Soonie” Marin (Incumbent)

In 1968, Soonie began working for Phoenix Newspapers, Inc. and became a Republic and Gazette Credit Union member. His credit union career has since included being a Supervisory Committee Member, Vice Chairman and Chairman of the Board. Soonie first served on the Vantage West Board as an Associate Director following the 2010 First Edition Community Credit Union merger with Vantage West. In 2011, he was appointed as a Director. Soonie has been part of the credit union movement for 43 years, 12 of which he spent in credit union administration.



### Terri Branham (Incumbent)

Mrs. Branham began service as a U.S. Army Soldier in March 1982. She had various jobs within the service including supervisor, program manager and installation manager. In August 2010, Mrs. Branham retired as a Sergeant Major, a rank attained by about 3% of the Army. She is now working on her B.S. in Business Administration degree. She has been a credit union member since 1996.



TurboTax

## TurboTax for Online Banking is Back!

File taxes the easy way. TurboTax is available right inside Online Banking. Save money and time with a 15% discount on paid federal editions of TurboTax and ready access to online account information. Plus, your refund can be directly deposited for a fast, hassle-free return. Also available are personalized tax tips, scenario planning, filing tools and step-by-step guidance for first-time users.

To get started, or for a Free test drive of TurboTax for Online Bank-



ing, log in to Online banking and click the TurboTax tab. No payment is due until the tax return is submitted to the IRS. Log in today to see how easy it is to file your taxes online.

Be sure to visit us online for information on the TurboTax for Online Banking Sweepstakes.

TurboTax is a registered trademark of Intuit Inc.

## CEO's Corner



*"We are all faced with a series of great opportunities brilliantly disguised as unsolvable problems."*

*- John W. Gardner, former U.S. statesman*

At Vantage West, we ended 2011 as we began: Full of hope and optimism for our family and friends, and creating opportunities from seemingly unsolvable problems. As the economy continues to grow, we are moving forward in finding opportunities to better serve you, our membership.

Today, we remain the leader in providing exceptional and competitive loan products to meet your auto, home, and other personal as well as business

needs. We continue to invest in new technologies to enhance member service and convenience.

We pride ourselves on our mission statement, "People helping people achieve their financial goals...our #1 priority!" In good times and in bad, we want to be your financial institution of choice. In light of today's difficult economic times, we understand that some members may still be transitioning toward financial stability. We know that the road to financial recovery is not easy, and we are here to help. We encourage you to speak with a financial specialist at one of our branch locations. Our professional staff can help assess your unique situation and match your needs to what we have to offer.

In closing, we wish you and your family a Happy New Year! Thank you for your continued business. We know you have choices regarding your financial services, and we will always work diligently for you.

  
Robert D. Ramirez  
President/CEO

Save with Sprint

## Why Throw Away Your Money? Save with Sprint!

Join the over 1.2 million credit union members nationwide that are already saving over \$124 million on their wireless plans! Vantage West Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

### Ways you can save:

- **10% off\*** most regularly priced Sprint individual service plans
- **15% off\*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

### 3 Ways to Get Your Discount:

- Call **877.SAVE.4CU (877.728.3428)** and let them know you're a Vantage West member.
- Go to **SprintSave4CU.com**.
- Visit your nearest Sprint store.



What are you waiting for? Start saving today!

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Business Lending & Services

## Shift your Business into High Gear.

- ▼ Local Decision Making
- ▼ Business Real Estate Financing
- ▼ Business Term Loans
- ▼ Construction and Expansion Loans
- ▼ SBA Lending
- ▼ Commercial Fleet Vehicle Loans



Loans subject to approval. Certain restrictions may apply.

## Your 1099-INT and Other Tax Forms

Getting ready to file your taxes? Here's important information on your 2011 1099-INT (dividend earnings) and other tax forms from Vantage West.

- **If you are signed up for eStatements**, you will receive electronic tax forms (e.g., 1099-INT, 1098 Mortgage Interest Statement, etc.) instead of printed forms. We will send an email letting you know your tax information is available, along with a link to our secure Online Banking site. When logged in to your account, go to **eStatements** to access your 1099-INT and other tax forms as they become available.
- **If you are receiving paper statements**, we will mail out your printed 1099-INT and other tax forms as they become available. You will receive your tax information in a separate mailing from your December statement.

LPL Financial

## We Make It Easy to Rollover Your 401(k) or IRA



Over the years, it is likely that you have accumulated several retirement savings accounts, ranging from IRAs at other institutions to 401(k) plan assets held with previous employers.

Consolidation offers the advantages of a wide range of investment choices, simplified management, control, and the ability to maintain tax-deferred status of your retirement savings.

**Schedule your FREE consultation with an LPL Financial Advisor!**

**520.751.7000 • 800.888.7882**

|                  |                           |                |
|------------------|---------------------------|----------------|
| Not NCUA Insured | No Credit Union Guarantee | May Lose Value |
|------------------|---------------------------|----------------|

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.

### Board Nominations

## Last Chance for Board Nominations

While the Nominating Committee has announced their candidates for the two Board seats up for election in 2012, nominations for vacancies may also be made by petition. If you are interested:

- Obtain a nomination packet by contacting Lisa Jo Kastigar at **520.917.6702** or **800.888.7882 ext. 6702**.
- Submit all required forms with the Secretary of the Board of Directors by **February 6, 2012**, including a petition signed by at least 500 Vantage West members who endorse the candidacy.

To qualify, a member must be at least 18 years old, and cannot be a Vantage West employee. Voting shall be by written ballot. However, if there is only one nominee for each vacancy, the election will not be conducted by ballot, and there will be no nominations from the floor at the Annual Meeting.

Election results will be announced at the Annual Meeting on **May 24, 2012** and will be published in the July 2012 newsletter.



**Vwestcu.org**  
**520.298.7882**  
**800.888.7882**

## We're Upgrading Our ATMs!

We're now upgrading our ATMs to increase member convenience and enhance security.

As we roll-out, the new deposit-taking ATMs will be capable of **Deposit Automation**. With this convenient new feature, cash and checks can be deposited directly into the ATM, without filling out a deposit slip or using an envelope.

All ATMs will meet new Americans with Disabilities Act (ADA) requirements for ATM accessibility and Payment Card Industry (PCI) security standards.

Please note that our ATMs will be out of service on their respective upgrade dates. For the latest updates, go to **Vwestcu.org**.

## Good Corporate Citizen

Vantage West made monetary donations to several employee-nominated charities in December. These are among the beneficiaries of our corporate social responsibility efforts in 2011:

- Literacy Connects
- International Rescue Committee
- Casa de la Luz Foundation
- Marana Food Bank
- Humane Society of Tucson
- Adopt-a-Cop
- Kids Closet
- Autism Society of Greater Tucson
- Tucson Honor Flight
- Shyann Kindness Project
- Southern AZ Network for Down Syndrome

