



Get Up to **\$100** in **FREE** Gas with Your Auto Loan!



**Get a New Auto Loan or Refinance Your Current Auto Loan
and Get either a \$50 or \$100 Gas Card.**



Vwestcu.org

Loan subject to approval. Certain restrictions and conditions may apply. Loan must be funded at a Vantage West branch. Minimum loan amount \$5,000. \$50 gas card for purchase or refinance of \$10,000 and below. \$100 gas card for purchase or refinance \$10,000.01 and above. Member is responsible for any applicable taxes as a result of the gas card. Offer not combinable with any other discounts. This offer does not apply to any existing Vantage West loans. Subject to change without notice.

President's Message



As we reach mid-year 2011, we continue to see opportunities and challenges in the financial services industry. Some of the more critical challenges have to do with proposed regulatory changes. We are committed and passionate in our belief that our political system works, and we are strong advocates to ensure that your voices are heard regarding proposed changes that could adversely affect your financial well-being.

Looking at the current environment, the consumer real estate marketplace continues to be challenged with devaluations and foreclosures. However, in the midst of these challenges are opportunities. We have a robust first mortgage department. With mortgage interest rates at some of the lowest rates in history, we are fully staffed to handle your real estate mortgage needs.

Today, we continue to be very competitive with our other loan products, particularly our auto loans. We are offering some of the most competitive auto loan rates and promotions in the industry. As I mentioned in our previous newsletter, members who fund their auto loan at a Vantage West branch may be eligible to receive a 1% cash rebate after 24 consecutive months of on-time payments. We are also giving away FREE gas cards up to \$100 for qualifying auto loans. We have these types of promotions because we understand that you, our members, are looking for overall value from your financial service provider. We want to make sure we meet those needs.

In closing, I want to thank you for your sustained patronage. We are focused on our goal to build member loyalty, and we want you to be pleased with our services so that you recommend us to your family and friends. We will pursue 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, and we thank you for your business. We will continue to work diligently to earn your business and trust.

Robert D. Ramirez
President/CEO

2011 Board of Directors Election Results

The 2011 election was held on May 19, 2011 at the 56th Annual Meeting. Three seats were up for election. The incumbents, **Gary Smith**, **Gloria Gonzalez** and **Telesforo "Soonie" Marin**, all nominated by the Nominating Committee and unopposed, were re-elected for another term. *Congratulations to all!*



Jumbo Mortgage Loans Without the "Jumbo" Rates

Is your next home purchase or refinance worth more than \$417,000? Ask how a **Jumbo Mortgage Loan** from Vantage West can help save you money.

We offer **competitive rates** and **low down payment options** for loan amounts above \$417,000. A low fixed interest rate for the life of the loan means peace of mind and likely a good deal of savings.

For details or to apply, contact one of our experienced Home Mortgage Specialists at **520.298.7882** or **800.888.7882**, or check out our **Online Mortgage Center** at **Vwestcu.org**.

Loan subject to approval. Certain restrictions, conditions and fees may apply.

External Transfers *Coming Summer 2011*

Point. Click. Move Money. It's Fast, Easy and Secure!

Moving money to and from your Vantage West accounts and other financial institutions will soon be possible within Online Banking.

You can also send money to other people using their email address, mobile phone number or bank account information with POPmoney, or receive money from other POPmoney users. **popmoney**

When logged in to Online Banking, click **Transfers**, then **External Transfers**. This will give you the option to either **Transfer Between My Accounts** or **Pay Other People**. *Stay tuned for further updates!*

Your Mortgage Loan Account Is Now More Accessible *New!*

Need to know your mortgage balance or when your next loan payment is due? Prefer to make your next mortgage payment from home, or even while on the road?

Good news! We've made it *easier* and *more convenient* for you to manage your mortgage loan with us! You can now enjoy 24/7 access to your Vantage West mortgage loan information and make payments thru **Online Banking**, **Mobile Web Banking** or **PhoneBank**.



Online Banking/Mobile Web Banking

When logged in to your account through Online Banking (Vwestcu.org) or Mobile Web Banking (m.Vwestcu.org), your mortgage loan will now be listed among your existing accounts with us. You will see your loan details such as interest rate, loan balance, scheduled payment and due date.

You can also set up automatic payments thru **Scheduled Transfers**, or make a one-time payment when you transfer funds from your other Vantage West accounts.

PhoneBank

Simply call our 24/7 self-service phone system at **520.751.7070** or **800.269.7070**. Press **1** for the **Main Menu** of services. From the **Main Menu**, choose from among the following sub-menu options:

- Press **1** for Balance Inquiry
(*New!* Press **5** for Mortgage Loan Inquiry)
- Press **5** for Loan Information
(*New!* Press **5** for Mortgage Loan Inquiry, Press **6** to Make a Mortgage Payment)

For more details on this exciting development, call us or go to Vwestcu.org.

Need a Business Loan?

You can count on Vantage West Credit Union. We want to help your business flourish. After all, we live here too!

Discover the possibilities with our business solutions:

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

We also offer **Business Checking** to meet your needs. In addition, we have online business tools such as **Remote Deposit Capture**, **Online Business Banking** and **Cash Management**.

For more information, visit us online at Vwestcu.org or contact us at business@Vwestcu.org to schedule a consultation.

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



Unlock the Value of Your Home For Educational Expenses!

Looking for ways to help pay for educational expenses? Tap the value of your home with our **Home Equity Student Loan!**

We can help you get the money you need up to **100%** of your current home value for qualified student expenses. So whether wanting to pursue higher education for yourself, pay off student loans, or help with your child's educational expenses, talk to us! We can make this happen for you.

For details and to apply, contact our **Home Equity Department** at **520.298.7882** or **800.888.7882**, or visit our website today.

Loan subject to approval. Certain restrictions, conditions and fees may apply.

Is Your Share Certificate or CD Maturing Soon? Time to Consult with an LPL Financial Advisor!

It's always a good idea to think before you re-invest. If you have a maturing Share Certificate or CD, it's important that you consider all your alternatives before you renew. A product that may have served you well in the past may not be the right option for you today.

An **LPL Financial Advisor** can help you make a more informed decision. *Let us help you work toward maximizing your earning potential!*

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 affiliates. Vantage West Credit Union is not a registered broker/dealer nor affiliated with LPL Financial. CDs/Share Certificates are FDIC/NCUA insured and offer a fixed rate of return if held to maturity.



FREE Estate Planning Workshop

Learn about:

- Why you need an estate plan
 - Wills, trusts and life insurance
 - Strategies to plan for incapacity, including special healthcare directives
- ...and more!*

PEORIA	TEMPE	TUCSON
July 12 Hampton Inn 8408 W. Paradise Ln. 6:00 – 7:30 pm	July 14 Fiesta Resort 2100 S. Priest Dr. 6:00 – 7:30 pm	July 27 Sheraton Tucson 5151 E. Grant Rd. 6:00 – 7:30 pm

RSVP: 520.298.7882 or 800.888.7882
Info@Vwestcu.org

This presentation is provided by Valentine & Valentine, P.C. and Boland Law Group, PLLC, a third-party entity not affiliated with Vantage West Credit Union. Vantage West does not operate nor control in any respect any information, products or services that third-parties may provide.



Homebuyers Workshop

Save the Date!

Purchasing a new home? Learn about your Home Loan options with Vantage West! We have **FHA Loans with LOW down payment, VA Loans with NO down payment, Conventional and Jumbo Loans.**

Wednesday, August 3, 2011
5:30 – 7:00 pm

Vantage West Corporate Center
2480 N. Arcadia Ave.

RSVP by July 28, 2011
Magdalena Merki
520.751.7072

homeloans@Vwestcu.org



Important Notice

Starting August 1, 2011, we will collect a \$20 Deed of Release Recording Fee when your Home Mortgage, 2nd Mortgage or HELOC is paid off. We will also send the Deed of Release for recording to the appropriate county, along with the required recording fee. You will receive your Deed of Release from the county, showing that the lien has been removed from the property.

Save your eStatements!

In the next few months, we will be changing the vendor that handles both our eStatements and paper statements. When this happens, you will no longer have access to all your eStatements. We suggest you download your eStatements now if you would like to retain these for future reference. Please watch for further announcements.

Closed for the Holidays

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

July 4 – Independence Day

September 5 – Labor Day

Vwestcu.org • 520.298.7882 • 800.888.7882



Vantage West
CREDIT UNION

