



## “Help Vantage West make a difference in our community.”

Mike Stoops, Head Football Coach,  
University of Arizona



## Make a donation. Get a coin.

Ever wonder what it's like to worry about your next meal?

Vantage West Credit Union has partnered with the Community Food Bank to help fight hunger in the community...and you can be a part of it, too!

Simply donate \$10 or more to the Community Food Bank using your **Vantage West Credit or Debit Card**, and you'll get a 2011 Arizona Football Commemorative Coin from Vantage West.

To receive your commemorative coin, you must make a donation at **CommunityFoodBank.org**. Coins are available for pick up at any Vantage West branch.

For details, call us, drop by your nearest branch, or go to **Vwestcu.org**. Together, we can make a difference in our community.



Vwestcu.org

One coin per member account number. Coins available until end of football season or while supplies last. Certain restrictions may apply. Federally insured by NCUA.



In the Headlines

### Call for Nominations

The Chairman of the Board has appointed a Nominating Committee to select at least one candidate for each seat up for election on the Board of Directors. If you would like to be considered for a position on the Board, please call Lisa Jo Kastigar at **520.917.6702** or **800.888.7882 ext. 6702**, or send an email to [LisaJo.Kastigar@Vwestcu.org](mailto:LisaJo.Kastigar@Vwestcu.org).

All applications must be submitted by **November 7, 2011**.

### 2011 Annual Audit

Our external auditors, **Orth, Chakler, Murnane and Company, CPAs**, will begin the credit union's annual audit in October. In this regard, some of you may be receiving a letter in the mail asking you to verify your accounts with us.

This year, the auditors will randomly select members' share (e.g., savings, checking, IRAs) and loan accounts for verification of balances as of **9/30/2011**. For first mortgage loans, you may be asked to verify your loan balance as of **9/14/2011**.

### Volunteers Requested



Do you have a background in finance? Have you ever thought of becoming a volunteer? You may be the person we are looking for to help us on the Supervisory Committee.

The committee ensures that the credit union's financial records are in order, and that internal controls are in place to protect the assets of the credit union and its members. For your application form, please email [Cheryl.Welch@Vwestcu.org](mailto:Cheryl.Welch@Vwestcu.org) or write to:

**Vantage West Credit Union  
Supervisory Committee  
P.O. Box 31802  
Tucson, AZ 85751-1802**

Transfers/POPmoney Services

### Moving Money Just Got Easier...And It's FREE!\*

Now, you can transfer funds from another bank to your Vantage West account. You can also make payments to people to whom you owe money as easily as sending an email or text message. All this and more is now possible within the security and convenience of Online Banking.

The screenshot shows the Vantage West online banking website. At the top, there are navigation links: "User Options", "Support Center", "Help", and "Sign Out". Below that, there are menu items: "Account Access", "Transfers", "Bill Payment", "My TurboTax", "Loan Request", "My Deposit", and "eStatements". Under "Transfers", there are sub-links: "Account Transfer", "Schedule Transfers", and "External Transfers". A green banner reads: "Login to Online Banking at [Vwestcu.org](http://Vwestcu.org) to get started. The first time you send funds, you will be prompted to register your account. This process only takes a few minutes." Below the banner are two main options: "Transfer Between My Accounts" and "Pay Other People". The "Pay Other People" option includes the POPmoney logo and a "Select" button.

\* There is no cost for Standard Transfers or POPmoney transfers, which generally take 3 business business days to complete. There is an \$8 fee for Next Day Delivery for Transfer services (inbound and outbound) and Next Day POPmoney transactions. Certain restrictions may apply.

## CEO's Corner



At Vantage West Credit Union, we believe that when it comes to serving our membership, it is not important who is right, but rather what is right. As such, your management team is constantly at work to ensure we have the best value proposition for our members.

Most recently, we reviewed our loan pricing and reduced our auto loan rates. We are introducing new and innovative pricing and terms for our 30- and 15-

year first mortgage products, and we have one of the best Visa® Credit Card programs. Plus, each time you use your Visa Credit Card between now and December 27, 2011, you are entered into a national drawing for an all-expense-paid trip to the Super Bowl in 2012!

Driven by the desire to give back to our community, we have partnered with the Community Food Bank of Southern Arizona to help fight hunger. For a limited time, donate \$10 or more at [CommunityFoodBank.org](http://CommunityFoodBank.org), using your Vantage West Credit or Debit Card, and you will receive a 2011 Arizona Football Commemorative Coin. We believe this is an excellent way for you to help those in need during these very difficult economic times.

In closing, I would like to take this opportunity to thank Tomas Valdez, who recently retired from the Board after 11 years of dedicated service. He will be missed by all of us. Also, please join me in extending a warm welcome to Terri Branham, our new Board member.

Overall, we remain focused on our mission, "People helping people achieve their financial goals...our #1 priority." We know you have choices regarding your financial products and services, and we will continue to work diligently to earn your business.

Robert D. Ramirez  
President/CEO

Credit Cards

## Your Money. Your Lifestyle. You'll Love Our Low Rate Visa® Credit Card.

Spend your money on the things you want, not high interest payments.

We have one of the lowest Visa rates around, as low as **8.25%<sup>APR\*</sup>**.

Save even more when you transfer balances from your high-rate credit cards.

### Vantage West Platinum Card features:

- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- No Overdraft Transfer Fee when used as Overdraft Protection Source
- Same Low Rate for Purchases, Cash Advances and Balance Transfers

...and more!

Apply or request your Visa online at [Vwestcu.org](http://Vwestcu.org) or visit any branch.



\*Annual Percentage Rate and Card type are based on creditworthiness. Rates may change. Loan subject to approval. Certain restrictions may apply.

Business Lending & Services

## Grow your Business to Meet your Customer's Demands

- ▼ 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.

## Skip-a-Pay...And Breathe Easy

Wishing you could spend your money on holiday shopping instead of loan payments this December? Go ahead and give yourself a break.

If you have a qualified loan with us, we'll let you skip your payment in December without paying a fee! This means you can free up some extra cash for the holidays.

To learn if you qualify, or to get a copy of the Skip-a-Pay Form with details and instructions, please download the form available at [Vwestcu.org](http://Vwestcu.org), call us, or drop by a Vantage West branch. **Offer expires November 28, 2011.**

Certain restrictions and conditions may apply.

LPL Financial

## Need Reassurance? We Offer It.

Has your confidence in Wall Street been shaken? Volatile markets can test your conviction and purpose. But it's important to have a thoughtful plan – and stick with it.

Let us help you create a sensible, comprehensive investment plan and guide you to remain on track to reach your goals.



**Schedule your FREE Consultation with an LPL Financial Advisor.**  
520.751.7000 • 800.888.7882

Investing in securities involves risk, including possible loss of principal. No strategy can assure success or guarantee against loss in declining markets.

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.

## Smart ATMs Coming Your Way

Starting this December, we will be upgrading our ATMs to bring you automated deposits. Once in place, you will be able to deposit checks or cash into our ATMs without using an envelope or filling out a deposit slip.

All you need to do is insert the cash or check directly into the deposit slot, and the ATM will read your checks, count your cash, and print out your receipt.



Watch for further announcements!

## Closed for the Holidays

- November 11 – Veterans Day
- November 24 – Thanksgiving Day
- November 25 – Day after Thanksgiving
- December 26 – Christmas Day observed
- January 2 – New Year's Day observed



Vwestcu.org • 520.298.7882 • 800.888.7882

## The Vantage Point E-news

Starting in October, the *Vantage Point* quarterly newsletter will be accompanied by an email version featuring entertaining articles and videos on topics from credit to retirement, along with information about upcoming promotions, workshops, and events of interest to you.

Log in to Online Banking at **Vwestcu.org**, select **User Options >E-mail Address**. You can update your email address and subscribe to the *Vantage Point E-news*.



## Use your Visa® card now thru December 27, 2011

Imagine yourself as the hero when you go to **Super Bowl XLVI** with 10 of your friends, courtesy of Visa®. Learn more about the **Visa Super Bowl XLVI Sweepstakes** by visiting your nearest Vantage West branch or visiting [visa.com/NFL](http://visa.com/NFL) through December 27, 2011.

**NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN VISA SUPER BOWL XLVI SWEEPSTAKES.** Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. Open to legal U.S. residents, 18 or older as of 9/8/11. For details on Non-Purchase Entries, see Official Rules at [visa.com/NFL](http://visa.com/NFL). PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/27/11. Sponsored solely by Visa U.S.A. Inc.

