



Fall in line with low mortgage interest rates.

Low Mortgage Interest Rates

You're buying a home and you're looking for mortgage financing. You want the best rate, of course, and good service. But where do you start?

If you've always suspected that the credit union is the best place for a mortgage loan, you were right! Here's why:

- You know us.** Because you're a member, you know who we are and you're familiar with our products, our services, and our staff. If there's ever a problem, you can come in and discuss it with us in person.
- Rates.** Because there are hundreds of different mortgage programs out there and some programs have lower rates than others do, it's impossible to really compare rates on home loans unless you know exactly what you're looking for. You also have to be sure the person on the other end of the line is being perfectly honest with you.
At the credit union, we do more than just home loans. You'll get full information about rates for the program that's right for you. You can also rest assured we're not "marking up" the rate in order to pocket more profits. You are, after all, an owner here, so any profits your loan generates are really yours.
- We're yours!** If you had a family member who could help you buy a home, you wouldn't need to look elsewhere. That's why our members make the credit union their first and last call for home financing, knowing they can safely avoid the hassle of finding a lender while being sure they're getting the best at the same time.

So if you're buying a home, or just thinking about it, come on in to the credit union go to www.jaclcu.com It is faster than popping Microwave Popcorn!



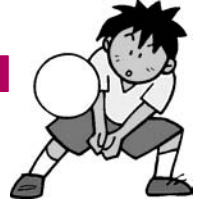
Car Loans or Refinance

As low As 6.0% APR*

- 100% Financing on New Cars
- 100% financing on Used Cars
- No-Fee Auto Loans
- New or Used Cars

*OAC DOES NOT INCLUDE: Tax, License, & Extended Warranties.

JACL Credit Union 6th Annual Invitational Volleyball Tournament Results



Another exciting year of Volleyball



The Ohana's



Jumbo Shrimp

Recreational	Competition
1st place – The Ohana's	1st place – Jumbo Shrimp
2nd place – JACL Credit Union	2nd place – Dai Ichi Ward
3rd place – Salt Lake JACL	3rd place – What's 4 Dinner
4th place – Fantastic Villachino's (UT JAYS)	4th place – Twinkies 2000



Individual Retirement Account (IRA)

We offer a variety of IRAs to meet your needs, including the Traditional IRA, ROTH IRA and a Coverdell Education Savings Account. You can earn interest in a couple of ways.

- 1) Regular IRA share savings rate
- 2) Certificate of Deposit IRAs (tiered rates offer even higher savings)

Select a term tailored to your investment needs. Whichever IRA you choose, it will undoubtedly help you save for your future with great tax advantages.

Reminder, as rates are subject to change frequently, rate information is available from any staff member. Each individual IRA is insured up to \$250,000 by the NCUA.



From Hope's Corner

Pick a Gift Card, Any Gift Card...Any Occasion.

When it comes to figuring out the perfect...Gift cards are Magical.

They are the convenient, simple choice for busy shoppers. Whether it's a holiday, a birthday, a wedding, or any occasion - for young or old or in between - a Gift Card is the right trick.

With our Gift Cards, your gift giving worries will disappear! Experience the magic of a gift card.

Holiday Schedule:



We will be closed on the following holidays:

- Monday, October 8th - Columbus Day
Monday, November 12th - Veterans Day
Thursday, November 22nd - Thanksgiving Day
Tuesday, December 25th - Christmas Day
Tuesday, January 1, 2008 - New Years Day

* Note - You can check your account balance & history any-time using Telephone Teller @ 800-498-5225 or e*teller at www.jaclcu.com.

JACL Credit Union Joins "Warm The Soles" Shoe Drive for Children

Warm The Soles



Utah's Credit Unions

For the last 13 years, Christmas time has meant a badly needed pair of new shoes for hundreds of disadvantaged Utah youngsters.

What is Warm The Soles?

Every year, Utah's credit unions raise money to buy shoes for underprivileged children throughout the state.

Who supplies the shoes?

Credit unions raise money to purchase shoes. Each credit union selects its own method of fundraising.

How do credit unions decide who will get the shoes?

Most credit unions partner with an organization like the Boys and Girls Club or a local Title I school (schools where a large number of students come from low income families).

Goal for 2007: 6000 pairs!

This year, Utah's credit unions plan to raise funds to purchase 6000 pairs of shoes (passing last year's total of 5,659).



great way to end the year off by helping and providing children who need our help.

National JACL Credit Union Services:

- Auto Loans - New or used as low as 6.0% APR
Auto pricing & Kelley Blue Book information
Signature Loans - As low as 12.25% APR
Share Secured Loans - 3.50% APR
CD Secured Loans - 2.00% APR above CD rate
VISA Platinum Credit Cards - 9.9% APR
VISA Classic Credit Cards - 12.9% APR
Lost/Stolen VISA Card - 24 hr (800) 991-4964

Table with 4 columns: Type of Account, APY*, Type of Account, APY*. Rows include Savings (.75%), IRA (.75%), and Checking (.75%).

The minimum deposit to open a savings is \$50.00 & \$100 for a checking account. Checking-interest paid on balances greater than \$500. *Annual Percentage Yield.

- Home Mortgages & Home Equity Loans
I Pay - Bill Payer - (866) 799-8388

Money Market Accounts - Check website or call for current rates.

Term, Share, & IRA Certificate Rates & Terms

Table with 4 columns: Term, APY*, Term, APY*. Rows include 6, 12, 18, and 24 month terms with corresponding APY rates.

The minimum deposit is \$1,000.00. Penalty applies for early withdrawal.

Direct Deposits - Sent directly to CU by employers, Social Security, others

IRA Retirement Accounts

Notary Public Service / Travelers checks

Western Union Service - Send cash to any WU office

Website - www.jaclcu.com

Credit Card Info - www.ezcardinfo.com (800) 808-7230

Service Centers Nationwide:

See www.cuservicecenters.com for the Service Center nearest you, call 800-919-2872.

Note -All listed rates subject to change without notice.

