



# National JACL Credit Union

Winter 2007-2008  
Newsletter

*The National JACL Credit Union Board & Staff wish you & yours a Happy & Prosperous New Year*



## Annual Meeting

It is that time again to mark your calendars, for the Credit Union's Annual Meeting on Saturday, March 8, 2008. At the popular Little America Hotel, 500 S. Main Street, Salt Lake, UT at 5:00 pm. This year marks the 65th Anniversary of the JACL Credit Union.



## New IRS Split Deposits Refunds

The IRS features a new form 8888 called Split Deposits Refund. It is exactly like the IRS Direct Deposit. Offering more options, this allows you the taxpayer to choose & disperse your direct deposit tax refund up to three (3) different accounts. For example, you can choose among IRA accounts, checking and savings as well as Health saving accounts, Coverdell Education accounts, or Archer medical savings accounts. You decide which 3 are best for you. Learn more about split deposits at [www.irs.gov](http://www.irs.gov).



## From Hope's Corner



### VISA Card Reminder

If you are having an automatic payment made from your VISA account and your Visa card has been renewed, due to an expired expiration date, you will need to contact the company who is taking the payment and update your VISA credit card expiration date. Note, if your expiration date is not updated, this may cause your credit card authorization to be declined.

Here are some tips to follow when using your VISA card online.

- Stick with companies you know and trust.
- Use a secure browser—look for closed padlock or unbroken key in browser window frame, not on payment page.
- Pay only with a credit card or with third-party intermediary, such as PayPal.
- Make sure URL changes from http:// to https:// before you pay.
- Never send financial information via e-mail—it's not secure.
- Keep a paper trail—print and save records.
- Review monthly statements for errors or unauthorized purchases.

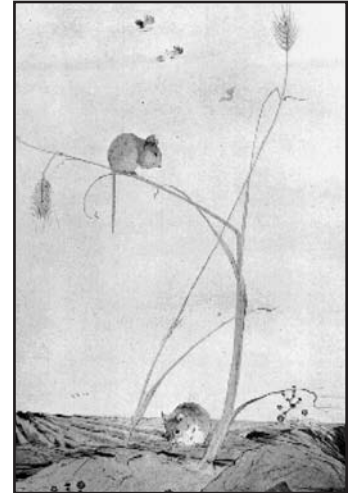
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## Stop Credit Card & Junk Mail

Remove yourself from the junk mail lists. Just call toll free at 1-888-567-8688 or [www.optoutpre-screen.com](http://www.optoutpre-screen.com) It will stop pre-approved offers of credit or insurance for five years based on information from the consumer credit reporting companies Equifax, Experian, Innovis, & Trans Union.

## Year of the Rat

With the first sign of the Chinese zodiac being the Rat, this Year of the Earth Rat is predicted to be an exciting year full of new beginnings. Restless and inquisitive, those born under the influence of the Rat are active, both physically and mentally, and tend to lead busy lives. Challenge is essential to them for they love the thrill of living dangerously, adapting easily to different environments, and surviving against all odds. With clairvoyance, intuition, perspicacity and an eye for detail, Rats are formidable problem solvers, finding workable solutions to the knottiest problems. Traveling is one of their favorite pastimes. They have a natural talent for the arts, specifically writing.



The Rat possesses a marvelous sense of humor, which makes them stimulating and amusing company to have around. This is also a year for major accomplishments and excellent relationships, as the elements of Earth and Water come together. Find out what you can expect from this year and discover the most favorable times of the year for love, career, health, and wealth.

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## IRS Direct Deposit

A service from the IRS transmitting your 2007 Tax Refund directly into your credit union account. It is Quick - according to the IRS, it delivers your refund up to 3 weeks earlier than by mail. Safe - for there is no check to get lost, & Easy - there's no need to arrange for a deposit or to make a special trip to the CU. Just include the credit union's 9 digit routing #3240-78996 & your account # directly on your 1040 form in the section labeled "Refund"



## Annual Meeting Absentee Ballot Requests & Deadlines

You can Request an “Absentee Ballot” for the National JACL Credit Union Volunteer Board of Directors election, if you cannot attend the Annual meeting. All you have to do is to request an absentee ballot in the following manner(s)

1. By Mail: National JACL Credit Union  
PO Box 526178  
SLC UT 84152  
Attn: Election Committee  
(postmarked by Friday, February 8, 2008)
2. By E-mail: [elections@jaclcu.com](mailto:elections@jaclcu.com)  
(by 5pm Friday, February 8, 2008)
3. In Person: National JACL Credit Union  
3776 S. Highland Dr.  
Salt Lake City, Utah  
(by 5pm Friday, February 8, 2008)

JACL Credit Union members **absentee ballot requests will be mailed to members by February 15th. And, ballots must be returned by mail & postmarked by Friday, February 29, 2008.** For more information, call 800-544-8828 or 801-424-JACL (5225)

## Overwhelmed By Holiday Debt?

National JACL Credit Union offers a

*Variety* of Loans...

*Variety Variety Variety Variety Variety Variety*  
*Variety Variety Variety for whatever you need.*

- 1 Auto Loans
- 2 Mortgages
- 3 2nd Mortgages
- 4 Home Equity Line of Credit
- 5 Visa® Credit Cards
- 6 Personal Loans
- 7 Secured Loans



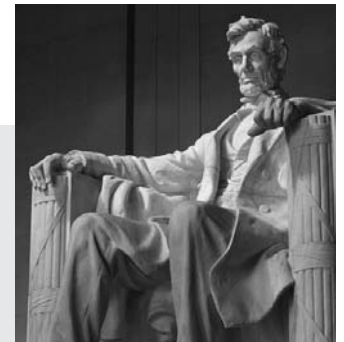
## Volunteer Board of Directors Candidate Applicants

Volunteer Board of Directors Candidates – if you are interested in running for the Volunteer Board of Directors please contact Terri Nakashima at extension x 104.

Here are some qualifications that must be met:

- Credit Union membership must be in good standing
- Must be 18 years or older
- Must be able to participate in 75% of the directors meetings (by conference call or in person)
- Bondable
- Free from any conflicts of interest

**Notification deadline of board interest is January 25, 2008.**



## Holiday Schedule:

We will be closed on the following holidays:

- Monday, Jan 21th  
Martin Luther King Jr. Day
- Monday, Feb 18th  
Presidents Day

\* Note – You can check your account balance & history anytime using Telephone Teller @ 800-498-5225 or e\*teller at [www.jaclcu.com](http://www.jaclcu.com). You can also transfer money to loans, VISA (suffix 6) & share accounts.



## National JACL Credit Union Services & Rates:

**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  
(dollar for dollar on deposit financing)

**VISA Platinum Credit Cards** – 9.9% APR

**VISA Classic Credit Cards** – 12.9% APR

**Lost/Stolen VISA Card** – 24 hr (800) 991-4964

### Savings & Checking Rates

Type of Account	APY*
Savings	.75%
IRA	.75%
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** – Effective - Oct 1, 2007  
Check website or call for current rates.

Balances (at least—not more than)	APY*
\$ 0 — \$ 4,999.99	1.95%
\$ 5,000.00 — \$ 24,999.99	2.25%
\$ 25,000.00 — \$ 49,999.99	2.75%
\$ 50,000.00 — \$ 149,999.99	3.00%
\$ 150,000.00+	4.50%

### Term, Share, & IRA Certificate Rates & Terms

Term	APY*
6 Month	5.00%
12 Month	5.00%
18 Month	4.95%
24 Month	4.95%
36 Month	5.05%
48 Month	5.05%
60 Month	5.15%

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](http://www.jaclcu.com)

**Credit Card Info** – [www.ezcardinfo.com](http://www.ezcardinfo.com)  
(800) 808-7230

### Service Centers Nationwide:

See [www.cuservicecenters.com](http://www.cuservicecenters.com) for the Service Center nearest you, call 800-919-2872.

\*Annual Percentage Yield.

Note –All listed rates subject to change without notice.



## Telephone Excise Tax Refund

The Telephone Excise Tax Refund (TETR) is a one-time payment available on your 2007 federal income tax return. It is designed to refund previously collected long distance telephone taxes. Individuals, businesses, and tax-exempt organizations are eligible to request it. For more information go to [www.irs.gov](http://www.irs.gov)

## Words of Wisdom

“Failure to prepare is preparing to fail.”

~ Benjamin Franklin ~

You will not fail, if you prepare your finances with us.

~ National JACL Credit Union ~