



## President's Message



Don't overlook the credit union when you have a financial need!

"When you reach for the stars, you may not quite get one, but you won't come up with a handful of mud either."

Leo Burnett,  
Chairman, Leo Burnett Co. Inc.

At the National JACL Credit Union, we have never stopped reaching for the stars. We are continually trying to find ways to serve our members better.

Our purpose remains the same: To deliver financial services to our members.

The credit union is a place where our members can obtain a loan or credit card at a reasonable rate of interest and find a safe haven for savings. Our friendly staff is seasoned with experience and efficiency. For any of your financial needs, pick up the phone and let us take good care of you.

As your needs will continue to change, we will be right here. We have proudly served members for 65 years and will continue to reach for many more stars in the years to come.

Terrell T. Nagata  
President

## CD Special for Tax Refund and Federal Stimulus Package Checks

For a special time only...you can increase a CD rate by .20% APY (Annual Percentage Yield) on your choice of 18, 24, and 36 month CD's.

Hurry this offer is only good from 04/15/2008 – 07/15/2008 and you MUST MENTION this PROMO CODE 12081 to get special rate.

## Free Gasoline Promotion

Beginning February 1st, National JACL Credit Union is offering free gas\*\* to members who are approved for auto loans! Not only will you save big on your loan with rates as low as 5.00% APR,\* but we're filling up your tank too!

Hurry! This offer is for a limited time only and may be discontinued at any time without notice.

Loan Amount	Gas Card
\$5,000-14,999.99***	\$25.00
\$15,000-29,999.99	\$50.00
\$30,000-44,999.99	\$100.00
\$45,000-59,999.99	\$150.00
\$60,000+	\$200.00

\*APR=Annual Percentage Rate.

\*\* Members may choose a gas card for one of five different merchants: Chevron, Exxon/Mobil, Shell Gas, Sinclair Gas, and Tesoro. Gift cards will be mailed to members 45-60 days after the loan is closed.

\*\*\*Chevron and Exxon/Mobil not available.

Membership and eligibility required.

**Fill Up On Savings!**

Rates as low as **5.00% APR\***  
at National JACL Credit Union

\*APR=Annual Percentage Rate

NCUA



## Youth “YouTube” Contest

Enter a video contest with the National JACL Credit Union as the subject.



You will need to produce a 2–4 minute video commercial on the credit union’s history, products, and services. The winner will be announced at the 2008 JACL Convention during the National JACL Credit Union luncheon on Saturday, July 19, 2008. All videos entered in contest will be shown at the luncheon. You must be between 14–25 years old. Deadline is June 30, 2008. Contact the credit union for details.

## JACL Credit Union Annual Invitational Volleyball Tournament



Mark your calendars for August 8th & 9th

## Borrowing Basics

By Terri Nakashima



- Leaking roof, drafty windows, or old carpet?
- High-interest credit cards?
- Need a vacation?
- Education expenses?
- Kitchen outdated?
- Want more toys?
- Hot tub beckoning?
- Paying too many taxes?



Your home may hold the money you need to do improvements, consolidate debt, take that vacation, pay for college, or pamper yourself, and possibly save you in taxes.

The National JACL Credit Union offers Home Equity Lines of Credit (HELOC), and 2nd Mortgages which allow you to use the equity in your home to realize your dreams or decrease other financial concerns. We can loan up to 100% of the value of your home, with comparable variable or fixed rate options. AND, the interest may be tax-deductible (consult your tax advisor).

Contact a representative at the credit union for additional information.

## National 2008 JACL Convention

JACL Credit Union’s luncheon to be held on Saturday, July 19, 2008 at 12 noon at the Marriott Hotel Downtown. Make sure to register for the luncheon on line at [www.utjacl.org](http://www.utjacl.org) or call (702) 270-2704.

Floyd Mori – speaking on the history of the National JACL Credit Union



Folks enjoying the luncheon



Terri Nakashima with the Sakata sisters



John Tateishi – National Director

All photos are from the 2006 Phoenix Convention.



## Annual Meeting

This years Annual Meeting was held at the Little America Hotel on March 8th. The evening started off with the annual silent auction provided by the Intermountain District Council. Followed by the Board of Directors Chair – Charlie Brown calling the meeting to order and ending the evening with Magic by Timothy



Creating the Olympic symbol with rings

Young people wanting to volunteer to help



Charlie Brown & James Aoki

The 2008 Board of Directors and Committees are as follows;

Board of Directors – Chairman of the Board – James Aoki, Vice-Chairman – Ray Nishikawa, Secretary – Karen Okawa, Directors – Charlie Brown, Nate Imamura, Linda Takenaka, & Derrick Yoshida.

Supervisory Committee – Chairman - Maya Koga Chow, Secretary –Dot Richeda & Brody Arishita



Charlie Brown, Ken Nodzu, Terry Nagata, & Dean Hirabayashi. Honoring Ken with a service award for 29 extraordinary years of voluntary service to the credit union.



Cheryl Mori (& son Garrett) accepting award on behalf of her father Floyd Mori for 8 years of service.



John Kikuchi accepting award for his 1 year voluntary service with the credit union.

The Twin Cities Annual Town Meeting was held in Minnesota at the Buffet King Restaurant on March 9th. Sponsored by the JACL Credit Union.





## Holiday Schedule:

We will be closed on the following holidays:

Monday, May 26th  
Memorial Day

Friday, July 4th  
Independence 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.



## No Mortgage Credit Crunch Here!

The definition of a credit crunch is when even good borrowers cannot obtain credit or there isn't any money available to loan out. Not here, JACL Credit Union has plenty of money waiting to be lent to our members. So THINK AGAIN – it is a fantastic time to buy or refinance. Interest rates are low and there are hundreds of homes for sale at reduced prices, making your negotiating power stronger than ever.

Here at the JACL CU we look at all loan applications. By reviewing your application, we can offer you a wide variety of different loan programs with flexible rates and terms to ensure a loan to fit your financial needs and goals.

Don't wait! Rates are great!



## National JACL Credit Union

3776 S. Highland Dr.  
Salt Lake City, UT 84106  
801-424-5225 (JACL)  
800-544-8828  
Fax 801-424-5220  
Tel Teller:  
801-424-5222 (local)  
800-498-5225  
Email: [jaclcu@jaclcu.com](mailto:jaclcu@jaclcu.com)  
Website: [www.jaclcu.com](http://www.jaclcu.com)

## Hours:

Monday – Friday  
9:00 am to 5:00 pm

## Services:

- Auto Loans – New or used
- Auto pricing & Kelley Blue Book information
- Signature Loans
- Share Secured Loans
- CD Secured Loans – (dollar for dollar on deposit financing)
- VISA Platinum Credit Cards
- VISA Classic Credit Cards
- Lost/Stolen VISA Card –  
24 hr (800) 991-4964
- Home Mortgages & Home Equity Loans
- I Pay - Bill Payer –  
(866) 799-8388
- 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
- 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.

