



First Quarter ending with the Annual Meeting

We kicked off the year by celebrating the Credit Union's one year anniversary in our new building.

Followed by Twin Cities Annual Town Meeting held in Minnesota at the Buffet King Restaurant on March 11th.

Finishing this quarter with the Annual Meeting held at the Marriott Hotel on March 24th. The evening started off with the annual silent auction provided by the Intermountain District Council. Followed by Dinner, and the Board of Directors Chair – Charlie Brown calling the meeting to order.

Ending the evening with the Chinese Dragon Dancers from Sil Lim Kung Fu Club to bring everyone luck, health, and prosperity.

There were 2 seats up for elections with the Board of Directors. The results of the election are; Nate Imamura (incumbent), & Linda Takenaka

The 2007 Board of Directors and Committees are as follows;

Board of Directors

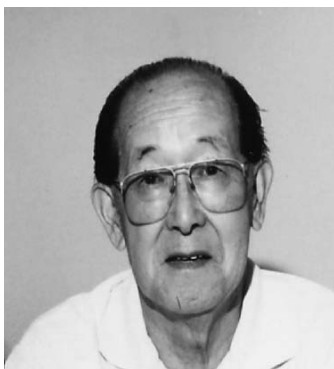
Chairman of the Board - Charlie Brown,
Vice-Chairman – Nate Imamura,
Secretary – Karen Okawa,
Directors – James Aoki, Ray Nishikawa,
Linda Takenaka, & Derrick Yoshida.

Credit Committee

Chairman - Ken Nodzu & John Kikuchi

Supervisory Committee

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



Rupert Hachiya 1979 & 2005



Special Acknowledgements

Rupert Hachiya (September 18, 2006) ~ In Loving memory, of for his 46 years of dedicated Service to the National JACL Credit Union, always with a Coke drink in one hand & an hand extended for a hand shake or a genuine hug with the other.

Linda Takenaka ~ for 10 years of voluntary service to The National JACL Credit Union Supervisory Committee



IRS Direct

A direct deposit service from the IRS & your credit union for your Tax Refund. This enables your tax refund to go directly into your credit union account. It is Quick – According to the IRS, it can deliver your refund up to 3 weeks earlier than by mail. Safe – 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 #324078996 & your account # (without the dash number) directly on your 1040 form in the section labeled "Refund"

Congratulations to Floyd Mori!

Floyd has been a dedicated and active board of director of the National JACL Credit Union for 8 years. However, Floyd has been called to lead our National JACL to new and exciting heights and has resigned due to his busy schedule in his new position.

We will miss Floyd's insight and contributions to the credit union but know that National JACL will be in good hands.



Mortgage Loans

Looking to lower your rate? Is your variable rate mortgage loan ready to expire? Are you tired of your mortgage loan being sold and never knowing where to send your next payment? Looking to buy your dream home?!!

We have the answer to those questions!! Refinance or finance your home with us!

Your credit union has very competitive rates, low fees and can do almost any type of home mortgage loan.


Contact us today and see what we can do for you!

JACL National Youth Conference

JACL National Youth Conference is going to be held this year in sunny San Jose, California. From June 29 – July 1st at the Santa Clara University. For more information go to www.jaclyouth.org/conference.htm.

All youths from Jr. High School up to College age can register for this fun filled conference. Meet young people from all over the United States.

JACL Credit Union Annual Invitational Volleyball Tournament



Mark your calendars for August 10th & 11th

Holiday Schedule:



We will be closed on the following holidays:

- Monday, May 28th – Memorial Day
- Wednesday, July 4th – Independence Day
- Tuesday, July 24th – Pioneer Day (Utah State holiday)

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

Car Loans or Refinance @ 6.50% APR & Hybrid Cars @ 6.25% APR

- 100% Financing on New Cars of purchase price
 - 100% financing on Used Cars of high Blue Book
 - No-Fee Auto Loans
 - New and Used Cars
- *OAC DOES NOT INCLUDE Tax, License, & Extended Warranties
- **This offer not valid to existing car loans with the credit union

National JACL Credit Union Services:

Auto Loans – New or used as low as 6.5% APR

Auto pricing & Kelley Blue Book information

Signature Loans – 13.75% APR

Share Secured Loans – 3.50% APR

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*	Type of Account	APY*
Savings75%	Checking75%

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. Note –All rates subject to change without notice.

Home Mortgages & Home Equity Loans

I Pay - Bill Payer – (866) 799-8388

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

Term Certificate Rates & Terms

Term	APY*	Term	APY*
6 Month	5.05%	36 Month	5.20%
12 Month	5.15%	48 Month	5.20%
18 Month	5.15%	60 Month	5.20%
24 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

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.

