



# National JAACL Credit Union

Fall 2005  
Newsletter

*We Can Make A Difference In Your Life®*

## We're making things better!

Expensive Auto repair bills can leave you stranded financially unless you have Mechanical Breakdown Protection. We offer this valuable coverage at just a fraction of what you would pay at the dealership for existing and or new/refinanced loans. This plan extends coverage to virtually all mechanical and electrical components of your vehicle.

MBP Benefits:

- Competitively priced coverage for new & used vehicles with your choice of deductibles
- Cost is 30-70% less than other extended warranties
- Cost can be financed into your loan payment; no money up front
- National claims service with credit card reimbursement
- Repairs authorized at any licensed facility of your choice
- Coverage may be cancelled at any time for any reason
- Additional benefits included-rental car, towing, tire protection, trip interruption, & roadside assistance

## Last Chance for a 4.60% APR...So Hurry!!



- 100% Financing on New Cars
- 100% Financing on Used Cars

Borrow up to \$50,000

# 4.60%

 APR

**(November 15th  
rate will change to 5.25% APR)**

No-Fee Auto Loans  
New or Used Cars

New Cars: Up to 5 years 100% of purchase price  
Used Cars: Up to 4 years 100% of high Blue Book

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

\*\* This offer not valid to existing car loans with the credit union

\*\*\* Hybrid Cars Additional .25% APR off

## We are closer to you than you think!

Remember...we are on line with other Credit Union Service Centers. Credit Unions have joined together & created shared Service Center locations across the country. Shared Service Centers allow a participating credit union member to conduct most of their business as if it were their own credit union branch. By sharing facilities, credit unions can offer greater convenience for members to access their accounts in many more locations. The following services may be available to you, at locations throughout the United States. See [www.cuser-vicecenters.com](http://www.cuser-vicecenters.com) for the Service Center nearest you or call us @ 800-544-8828



## Debit VisaCard



Use it Every Day!

You can use your Debit VisaCard from JAACL Credit Union in more ways, at more places and for more things than ever before. Think of it as your ATM card and your checkbook rolled into one.

In addition to having all the benefits of an ATM card, your Debit VisaCard gives you the ability to withdraw funds directly from your checking account... without having to write a check.

Use it to make withdrawals, deposits, transfers, and balance inquiries - all at an ATM - or, as a check card to make purchases anywhere VisaCard is accepted.

Don't have a Debit VisaCard? Call us at (800)544-8828 to get yours today!

## Words of Wisdom

"Let it never be forgotten that the credit union is above all else, an association of people, not of dollars"

~ Alphonse Desjardin~  
Credit Union Pioneer



### Holiday Schedule:



We will be closed on the following holidays:

- Monday, October 10th – Columbus Day
- Friday, November 11th - Veterans Day
- Thursday, November 24th – Thanksgiving Day
- Monday, December 26th – Christmas 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.

### JACL Credit Union 4th Annual Volleyball Tournament Results



Another exciting year of Volleyball



#### Recreational Division

- 1st Place – Warren’s Warriors
- 2nd Place – Salt Lake JACL
- 3rd Place – Nihon Matsuri (Utah JAYS)
- 4th Place – JACL Credit Union



#### Competition Division

- 1st Place – Team Hirasuna
- 2nd Place – WFN JACL
- 3rd Place – Team Aramaki’s
- 4th Place – Mt. Olympus JACL

### Home Mortgages

National JACL Credit Union is proud to announce its partnership with Omni Funding Services! Members have full access to a complete line of mortgage loan programs with exceptional rates. Our goal with Omni is to help members save money and build equity through homeownership.

For more information please call



**Gordon Yamagata**

National JACL CU  
Mortgage Consultant  
(800) 288-2017

Mon. - Fri. 8:30AM - 5:30PM

Loans may be processed in AZ, CA, OR, NM and UT. Void elsewhere. Omni Funding Services is a DBA of Diablo Funding Group, Inc. ("#4") which is licensed in AZ as #0905547, in OR as licensee #ML-2397, and in CA as real estate broker #01183856 by the Dept. of Real Estate.



### National JACL Credit Union Services:

- Auto Loans** – New or used at 5.25% APR
- Auto pricing & Kelley Blue Book** information
- Signature Loans** – 13.75% APR, personal loan, 3 years simple interest, maximum of \$4,000.00
- Share Secured Loans** – 3.50% APR, dollar for dollar on deposit financing, 5 yrs
- VISA Platinum Credit Cards** – 9.9% APR
- VISA Classic Credit Cards** – 12.9% APR
- Both–25 day grace, no annual fee, VISA ATM access
- Lost/Stolen VISA Card** – 24 hr (800) 991-4964
- Savings** – 1.00% APY
- Share Drafts** – Checking at .75% APY (interest paid on balances greater than \$500)
- Home Equity Loans** – (Utah members only)
- Term Share Certificates** – 6 mos. @ 3.00% APY to 4 years @ 4.40% APY, call for current rates

- I Pay - Bill Payer** – (866) 799-8388
  - Money Market Accounts** – Competitive rates, .50% - 2.65% APY (rates subject to change)
  - Direct Deposits** – Sent directly to CU by employers, Social Security, others
  - IRA Retirement Accounts** – tied to 1/4% below T-Bill rates
  - Notary Public Service / Travelers checks**
  - Western Union Service** – Send cash to any WU office
  - Website** – [www.jaclcu.com](http://www.jaclcu.com)
  - Email** – [jaclcu@jaclcu.com](mailto:jaclcu@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 or call us at 800-544-8828.
- (Some rates effective Aug. 15, 2005. Rates subject to change)

