



National JACL Credit Union

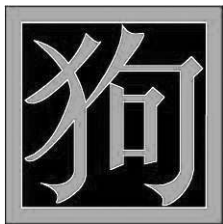
Winter 2006
Newsletter

We Can Make A Difference In Your Life®

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



L-R Back: Curtis, Hope, Terri, Shunko, Silvana, Marion
Front: Ron & President Terry



The Dog

Among the animal zodiac, Dog individuals possess the best traits of human nature & are the most humanitarian. They are the givers in life, prepared to sacrifice

their own dreams, ambitions & desires for the sake of others, particularly for those they love. Born with an innate sense of decency & a need for equilibrium, Dogs strongly denounce injustice & wrongdoing, generously giving useful & effective advice to those around them. Their warmth, empathy, & genuine interest in others win them many close friendships. Dogs inspire confidence in others, & the confidence is justified. They inspire other peoples confidence because they know how to keep secrets. But Dog people are somewhat selfish, terribly stubborn, & eccentric. They care little for wealth, yet somehow always seem to have money & be prosperous. Although magnanimous, yet they can also be guarded, defensive, & can appear bossy. Because they genuinely feel they know best. They accomplish goals quickly, their successes the result of hard work & intelligence. Dog people make good leaders & yet are willing to be followers for the sake of the over all good. The Dog's year will lend integrity to our intentions & make us act in good faith. Dog people deserve to be held in the highest esteem.

Announcing the JACL Credit Union's new home!



The National JACL Credit Union will be moving to a new home, come February 2006! Our new address will be 3776 S. Highland Dr, Salt Lake City, UT 84106.

Our Grand opening will be held Friday, March 24, 2006.

Annual Meeting

Mark your calendars! Friday, March 10, 2006 is that time again for the JACL Credit Union's Annual Meeting to be held @ the Little America Hotel, 6:30 pm in Salt Lake City. This year marks the 63rd Anniversary of the JACL Credit Union. For more information 800-544-8828

IRS Direct

A direct deposit service from the IRS & your credit union with your Tax Refund. This enables your tax refund to go 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"

Words of Wisdom

"The highest reward for a person's toil is not what they get for it, but what they become by it"

~ John Ruskin ~



Holiday Schedule:



We will be closed on the following holidays:

Monday, Jan 16th – Martin Luther King Jr. Day

Monday, Feb 20th – Presidents Day

* 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.

Stop Credit Card & Junk Mail

Remove yourself from the junk mail lists. Just call toll free at 1-888-567-8688 or www.optoutprescreen.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.

Need some Holiday Relief???

Pay off Christmas bills by adding on to your current Credit Union loan.



Halloween 2005

JACL CU member having some wicked Halloween fun with CU staff Marion

From Hope's Corner



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.

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 – 1.25% APY

Share Drafts – Checking at .75% APY

(interest paid on balances greater than \$500)

Home Loans – Gordon (800) 288-2017

Home Equity Loans – (Utah members only)

(All rates subject to change)

Term Share Certificates – 6 mos. @ 3.50% APY

to 4 years @ 4.75% APY, call for current rates

I Pay - Bill Payer – (866) 799-8388

Money Market Accounts – Competitive rates, .50% - 3.00% 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

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

Service Centers Nationwide:

See www.cuservicecenters.com for the Service Center nearest you or call us at 800-544-8828.

