



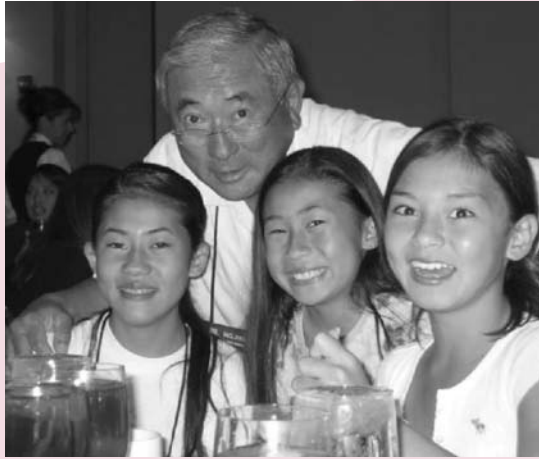
## National JACL 2006 Convention & Luncheon



photos  
courtesy of  
Madeline Ong  
Sakata



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



Credit Union Board of Director Floyd Mori visiting with the young members of the JACL Credit Union.



JACL CU Home Mortgage Planner - Gordon Yamagata taking time out with Golden Getaways Jeremy McKay



Gordon Yamagata, Rise & Dean Hirabayashi



Credit Union Family (L-R) - Terry & Leah Nagata, Terri Nakashima, & Charlie Brown



Hito Okada Award – recipients Reiko & Milo Yoshino and Awards given by Etsu Masaoka



Folks enjoying the luncheon



John Tateishi – National Director



Terri Nakashima with the Sakata sisters



**JACL Credit Union  
5th Annual  
Volleyball  
Tournament**

Mark your calendars for  
July 28th-29th 2006



## National JACL Credit Union's Golden Getaways

### Membership Program for current Credit Union Members

The National JACL Credit Union is now offering a wonderful benefit to the JACL CU members. JACL members can receive a 28 area Vacation package and or Carnival cruise for themselves.

How you earn these packages is very simple and easy. By opening a new service (listed below) for yourself or by referring any current member or new member to the National JACL Credit Union for all of their financial needs. This program started on June 15, 2006 and will be running for at least one year, so you can take full advantage of it's great benefits.

#### Here is how Vacations can be won:

- Any consumer loan over \$10,000
- Co-Brokered Home Mortgage through Gordon Yamagata
- Referring 2 new members with 2 new CU services

#### Here is how Cruises\*\* can be won:

- An Home Equity Line of Credit (HELOC) of \$100,000 or greater (not to exceed \$280,000)
- Home Mortgage of \$150,000 or greater (not to exceed \$280,000) carried in the CU portfolio

This is a great opportunity for you as well as your friends and family.

\*\*Cruises - while quantities last, taxes & transportation not included

Rewards Services	Cruises** or Vacation Pkg
Any Consumer Loan > \$10,000 +	Vacation Pkg
Home Mortgages (Co-Brokered) \$150,000 +	Vacation Pkg
HELOC's I/H \$100,000 +	Cruise
Home Mortgages I/H \$150,000 +	Cruise
Ref 2 new members w/2 services	Vacation Pkg

\*\*Cruises - while quantities last, taxes & transportation not included



## Last Chance for a 5.75% APR...So Hurry!!

(August 1, 2006 rate will change to 6.50% APR)

### Car Loans or Refinance

- No-Fee Auto Loans
- New or Used Cars
- Borrow up to \$50,000

**New Cars:** Up to 5 years 100% of purchase price  
100% Financing on New Cars

**Used Cars:** Up to 4 years 100% of high Blue Book  
100% financing on Used Cars

\*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

## Holiday Schedule:



We will be closed on the following holiday:

Tuesday, July 4th – Independence Day

Monday, July 24th – Pioneer Day

Monday, September 4th - Labor 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:

**Auto Loans** – New or used at 5.75% 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** – 1.01% APY

**Share Drafts** – Checking at .75% APY

(interest paid on balances greater than \$500)

**Home Mortgages & Home Equity Loans** –

Gordon Yamagata (800) 288-2017

(All rates subject to change)

**Term Share Certificates** – Call for current rates

**I Pay - Bill Payer** – (866) 799-8388

**Money Market Accounts** – Call for current rates (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)

**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.

