



## JACL Credit Union 5th Annual Invitational Volleyball



Tournament Results - Another exciting year of Volleyball



### Recreational

- 1st place - JACL Credit Union
- 2nd place - Utah JAYS
- 3rd place - Salt Lake JACL
- 4th place - 2 Old to Know Better
- 5th place - Wasatch Front North



### Competition

- 1st place - Jumbo Shrimp
- 2nd place - Dai Ichi Ward
- 3rd place - Mt. Olympus JACL
- 4th place - Yamasaki's
- 5th place - Bird Mann

## Words of Wisdom

“Every accomplishment begins with a decision to try.”

~ Edward T. Kelley ~

## 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

## VISA Platinum Credit Card Dare to Compare!!!

Platinum Cards	APR	Cash Advance APR	Default APR
JACL CU	9.90%	9.90%	9.90%
Discover	10.99%-17.99%	15.99%-28.99%	20.99%
American Express Blue	12.24%-19.24%	23.24%	21.24%
Citibank	11.24%	23.24%	32.24%



### From Hope's Corner

Pick a Gift Card, Any Gift Card...Any Occasion.

When it comes to figuring out the perfect...Gift cards are Magical.



They are the convenient, simple choice for busy shoppers. Whether it's a holiday, a birthday, a wedding, or any occasion - for young or old or in between - a Gift Card is the right trick. Purchasing Gift Cards is as simple as determining the gift amount (easy.) Gift Cards are the perfect gift because they're safer than carrying cash, easy to use, and can be used anywhere Visa® debit cards are accepted. Now that's pure magic!

**With our Gift Cards, your gift giving worries will disappear! Experience the magic of a gift card.**

### Holiday Schedule:



We will be closed on the following holiday:

Monday, October 9th - Columbus Day

Friday, November 10th - Veterans Day

Thursday, November 23rd - Thanksgiving Day

Monday, December 26th - Christmas Day

Monday, January 1, 2007 - New Years 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.



### Car Loans or Refinance at 6.5% APR

**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

**Borrow up to \$50,000**

**No-Fee Auto Loans**

**New or 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

### National JACL Credit Union Services:

**Auto Loans** – New or used at 6.5% 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 Mortgages & Home Equity Loans** –

Gordon Yamagata (888) 510-JACL (5225)

(All rates subject to change)

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

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

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

**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.

