



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



## Annual Meeting

It is that time again to mark your calendars, for the Credit Union's Annual Meeting on Saturday, March 17, 2007. At the popular Little America Hotel, 500 S. Main Street, Salt Lake, UT at 5:00 pm. This year marks the 64th Anniversary of the JACL Credit Union.

## Volunteer Board of Directors Elections

You can Request an "Absentee Ballot" for the National JACL Credit Union Volunteer Board of Directors election, if you cannot attend the Annual meeting. All you have to do is to request an absentee ballot in one of the following manners:

1. By Mail: National JACL Credit Union  
PO Box 526178  
SLC UT 84152  
Attn: Election Committee  
(postmarked by Friday, February 16, 2007)
2. By E-mail: elections@jaclcu.com  
(by 5pm Friday, February 16, 2007)
3. In Person: National JACL Credit Union  
3776 S. Highland Dr.  
Salt Lake City, Utah  
(by 5pm Friday, February 16, 2007)

JACL Credit Union members absentee ballot requests will be mailed to members, out by February 23rd. And ballots must be returned and postmarked by Friday, March 9, 2007. For more information call 800-544-8828 or 801-424-JACL (5225)

Volunteer Board of Directors Candidates – if you are interested in running for the Volunteer Board of Directors please contact Terri Nakashima at extension x104.

Here are some qualifications that must be met:

- Credit Union membership must be in good standing
- Must be 18 years or older
- Must be able to participate in 75% of the directors meetings (by conference call or in person)
- Bondable
- Free from any conflicts of interest

Notification deadline of board interest is February 2, 2007. Bio's postmarked by February 9, 2007

## IRS Direct Deposit

A service from the IRS transmitting your 2006 Tax Refund 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"

## New IRS Split Deposits Refunds

The IRS features a new form 8888 called Split Deposits Refund. It is exactly like the IRS Direct Deposit. Offering more options, this allows you the taxpayer to choose & disperse your direct deposit tax refund up to three (3) different accounts. For example, you can choose among IRA accounts, checking and savings as well as Health Saving Accounts, Coverdell Education accounts, or Archer medical savings accounts. You decide which 3 are best for you. Learn more about split deposits at [www.irs.gov](http://www.irs.gov).

## Telephone Excise Tax Refund

The Telephone Excise Tax Refund (TETR) is a one-time payment available on your 2006 federal income tax return. It is designed to refund previously collected long distance telephone taxes. Individuals, businesses, and tax-exempt organizations are eligible to request it. For more information go to [www.irs.gov](http://www.irs.gov)

## Words of Wisdom

"A smile is an inexpensive way  
to change your looks."

~Charles Gordy~

## 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](http://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.



### From Hope's Corner

#### VISA CARD 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.

### VISA® Platinum – Points Donation

For those JACL Credit Union VISA Platinum cardholder members who were interested in donating your VISA Platinum ScoreCard points to the National Japanese American Citizens League, please contact Hope or Silvana.

### 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 Hotel 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 packages 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:

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

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

### Year of the Boar

A Pure of heart, Boar people are generous and kind. Full of inner strength and courage, they can take on any task. A friend who listens, the Boar is sincere and trustworthy. They love nature and are never happier than when they are out somewhere, far from the city.



There is a tolerant and peaceful side to their character. Such people are never afraid to allow others their freedom of expression; they do not want to cause arguments and if there is any way to avoid arguing, they will probably take this option. They are not weak, however, and if the situation forces them to fight these people will rise to the occasion, whether it is to defend themselves or those close to them. Since they are driven by their passion for life, people of the Boar type are the most admired by others.

### Holiday Schedule:



We will be closed on the following holidays:

Monday, Jan 15th - Martin Luther King Jr. Day

Monday, Feb 19th – 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.

### 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*
Savings	.75%	Checking	.75%

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** – Gordon Yamagata (888) 510-JACL (5225)

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

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

#### Term Share Certificates Rates & Terms

Term	APY*	Term	APY*
6 Month	5.05%	36 Month	5.20%
9 Month Special	5.25% (promo code 11071)		
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** – 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.

