



2017 Annual Meeting

Mark April 22, 2017 at 7 p.m. on your calendar for our next Annual Meeting to be held at the Hale Center Theatre. Remember, you're an owner so come and make sure you're represented.

Pay Your Christmas Debt Off Early This Year

Most of us pay for Christmas with our Credit Cards. It's convenient and easy. Unfortunately, some of us never get the Credit Cards paid off. We all know that paying the minimum payment isn't enough to ever pay the loan off. So, the smart thing is to put your Christmas debt on a fixed term (ideally 12 months), at a fixed payment and as low as 10.5% APR.

Joint Owners, PODs and Beneficiaries

Life changes often result in the need to update your beneficiary information on your account. Please advise us of any changes you may need to make with your "joint owners," "payable on death" designation and/or beneficiaries on your accounts. Please give us a call at (800) 544-8828 and we can assist you.

NCUA Insurance

The National Credit Union Share Insurance Fund (NCUSIF) is the federal fund created by Congress in 1970 to insure member's deposits in federally insured credit unions. On July 22, 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act was signed into law and included permanently establishing NCUA's standard maximum share insurance amount at \$250,000. All deposit insurance resources reflect this higher level of coverage.

Administered by the National Credit Union Administration, the NCUSIF is backed by the full faith and credit of the U.S. Government. The NCUSIF insures the accounts of millions of account holders in all federal credit unions and the majority of state-chartered credit unions including National JACL Credit Union.

Holiday Schedule:

We will be closed on these days:

Monday, January 16 **Martin Luther King Day**
Friday, February 20 **Presidents' Day**

Take Advantage of Our Full Service Mortgage Department



- ◆ **30 year mortgages** – Get the lowest possible payment.
- ◆ **5, 7, 10, 12, 15 year mortgages** – Get your loan paid off earlier and saving thousands in interest payments.
- ◆ **2nd Mortgages** – When you have a terrific 1st mortgage rate, use a 2nd mortgage to do those home improvements you've always wanted. The terms are flexible and the fees are low.
- ◆ **Home Equity Line of Credit** – Use the equity in your home to get the lowest possible rate when you make home improvements, consolidate debt or even buy a car.

Take advantage of our low fees, which are almost always lower than other large financial institutions. Call Terri at 801-424-5225 for more details.



President's Message

Our recent election again pointed out how polarized our country has become. Of Americans taking the time to vote, close to 50% of Americans voted "red" and 50% voted "blue." Unfortunately, elections do a good job emphasizing our differences.

I joined my first Credit Union back in the late 1970s to buy my first car. My dad took me in and introduced me to the loan officer. I found out that my family had a "reputation" for their honesty and for paying their bills on time. The loan officer gave me a good interest rate and didn't even have to check our credit report.

Managing the JACL Credit Union gives me an opportunity to work at a business that represents the core values that America was built on. A credit union is a cooperative where hard working citizens pool their money and loan to their fellow citizens. The system works perfectly when the majority share core American values.

I expect that most Americans will all find their way back to the core values that our fathers left us.

Equality / Self-Help / Competition and Free Enterprise / Hard Work, Change and Progress / Direct and Open Honesty
These are values most Americans still believe in. Let's insist our leaders act with these same values.

Dean Hirabayashi, President/CEO

Tips for the Wise Car Buyer

Your new car is waiting
at our exclusive Auto Buying Center.



The power of car buying is at your fingertips... jaclcu.groovecar.com

National JACL CU's Auto Buying Center

- Search millions of cars in inventory
- Shop with confidence with credit union pre-approval
- My Car save feature
- Free CarFax, vehicle comparisons, and more!

NEW

Auto Loan Refinance Calculator –
save money on your current loan.



The Right Car, The Right Loan, The Right Fit!

Visit your exclusive auto buying center today! jaclcu.com or jaclcu.groovecar.com

Lower Your Loan Payment with "Choices"

It can be a profitable exercise to sit down with one of our loan officers and find out your "choices" with your current loans. It's always nice to have good choices. For some members, lowering their payment may be the goal. For others, it's paying off the loan as quickly as possible saving them a bundle in interest over the life of the loan. Call Celeste or Davis at 801-424-5225 (or 1-800-544-5225) and start saving.

You can often lower your payment by:

Lowering your interest rate

Extending your term

You can save money in the long run by:

Shortening your term and paying your loan off faster

By doing this you can often lower your interest rate

Best Car Loans. The Choice Is Yours.



**Get up to \$500 Cash
Back (1% of Loan)**

Rates as low as 3.49%
APR with Checking and
5% Down Payment

OR



**Reduce Your
Loan Rate 1.5%**

1.99% APR 1st Year
Introductory Rate

OR



**Beat a Competitor's
Rate by .10%**

.10% off Competitor's Best
Rate as low as 2.49% APR
for a Limited Time



**National JACL
Credit Union**

3776 S. Highland Dr.
Salt Lake City, UT 84106
801-424-5225 (JACL)
800-544-8828
Fax 801-424-5220
Email: jaclcu@jaclcu.com
Website: www.jaclcu.com

Shared Branching Network Nationwide:

See www.sharedbranching.org
for the shared branch nearest
you, call 800-919-2872.

Hours:

Drive-thru: Mon. – Fri.
9:00 am to 6:00 pm MT
Sat., 10:00 am to 1:00 pm

Lobby: Mon. – Fri.
9:30 am to 5:30 pm MT

Services:

Auto Loans – New or used

**Auto pricing & Kelley Blue Book
information**

CD Secured Loans – (dollar for
dollar on deposit financing)

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

Direct Deposits – Sent directly to
CU by employers, Social Security,
others

**Home Mortgages & Home Equity
Loans**

I Pay - Bill Payer –
(866) 799-8388

IRA Retirement Accounts

Lost/Stolen VISA Card –
24 hr (800) 991-4964

Mobile Banking

Notary Public Service

Signature Loans

Share Secured Loans

VISA Platinum Credit Cards

VISA Classic Credit Cards

Western Union Service –
Send cash to any WU office

Routing and Transit Number
3240-7899-6

Like us on Facebook



Note – You can check your account
balance & history anytime using
e*teller at www.jaclcu.com. You
can also transfer money to loans,
VISA (suffix 6) and share accounts.
Download our mobile app for
mobile access.

