



National JACL Convention

Don't miss this year's JACL National Convention in Washington DC. Mark your calendar for July 6-9, 2017 at the Omni Shoreham Hotel. See details at jaclu.org.

Get 4000 FREE Reward Points with a New JACL VISA Platinum Card

It's not too late to sign up for a Platinum VISA Credit Card with rewards. We have a great rate, terrific travel rewards and if you open it before September 30th we'll give you 4000 points just for opening. See jaclu.com/accounts/visa/ for details and to apply.

Privacy Policy

Federal law requires us to tell you how we collect, share and protect your personal information. There have been no changes in the last year but we encourage you to review our policy and practices with respect to your personal information at <https://www.jaclcu.com/about-us/privacy-policy/> or we'd be happy to mail you a free copy upon request. Call us at 801-424-5225.

Holiday Schedule:

We will be closed on these days:

Tuesday, July 4	Independence Day
Monday, July 24	Pioneer Day
Monday, Sept 4	Labor Day

Keep your home up to date with a Home Equity Loan



Don't wait until you're about ready to sell your home to update and fully enjoy it. Home Equity Loans are the most cost effective way to borrow for home remodeling, add-ons, repairs, debt consolidation or even a luxury automobile or dream vacation. Obviously, getting your home paid off before you retire is a worthy goal. However, discussing your options with a loan officer may allow you to maintain your home's value or even increase its value with the right project.

- ◆ **Fixed or Variable Rate**
- ◆ **5, 7, 10, 12 and 15-year terms**
- ◆ **HELOC (Home Equity Lines of Credit) up to 100% financing**
- ◆ **No upfront fees unless you need an appraisal. (Loan can generally be done using a current property tax notice.)**

Apply today by calling 801-424-5225 or 1-800-544-8828 or apply online at www.jaclcu.com/accounts/visa



President's Message

Back in the 1960s many of us enjoyed watching "The Jetsons" cartoon. The cartoon portrayed an interesting and fun view of the future. For instance, every morning, George Jetson kissed his wife and kids and literally "flew" off to work. There were even space traffic jams. Now that the future is here, I'm a little disappointed that our transportation systems haven't progressed as foretold. Most of us are still driving an automobile and still waiting in traffic.

However, not even George Jetson could have predicted how cool (and smart) our phones would be. I recently loaded Apple Pay on my phone. It wasn't difficult. Now I can use my phone to make many of my purchases. Even though not all retailers have this technology yet, I believe it won't be long before we will be making the majority of our purchases with our phones! For more information about smart phones, google "smart phones" or visit our website at www.jaclcu.com.

Dean Hirabayashi
President/CEO



How Checking Accounts Have Kept Up with the Times

Smart Checking Accounts are Free with Interest ... and Much More

Remember when "Free Checking" was what all that anyone could want? NJACL Credit Union has always designed our checking accounts to be free and to protect members from unnecessary charges. We even pay interest on our checking accounts for members that maintain a \$500 balance.

However, these days, members want more. They want Free Checking with Home Banking, Bill Pay, Smart Pay (Apple, Android and Samsung Pay) and VISA cards with rewards.

Writing a check is way too much work these days and why bother...checks are expensive. There are plenty of ways to spend your money without checks. No one likes taking checks anyway.

Check out (no pun intended) our website at www.jaclcu.com for updated information.

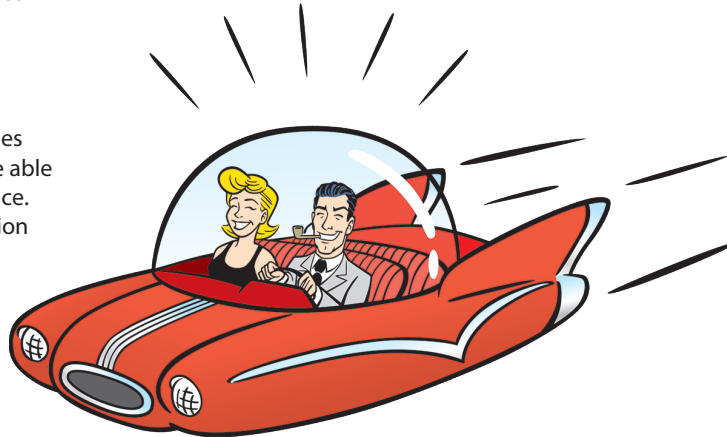
Checking Account Conveniences:

1. Free Debit Card with free ATM access.
2. Free Online Banking with optional Bill Pay
3. Platinum VISA Card with rewards and a 9.9% APR
4. Free Overdraft Protection
4. Access to your account through the Shared Branch network with over 5000 locations
5. And don't forget, we pay interest on *our* Checking Accounts

Unlike the Jetsons we're still driving our cars to work. But we're doing much more with our phones than George ever dreamed!!

Smart Pay

George Jetson would be so disappointed with our land locked cars but, wow, would he be addicted to his phone. More and more business are starting to accept payment by Apple Pay and Android Pay. No one leaves their phones home these days but you may soon be able to keep your VISA cards in a secure place. The phone carries your cards information much more securely than your wallet. We've added some basic instructions here on how to get started. For more information, check out our website - jaclcu.com



I-Phones - How to setup your JACLCU VISA as your default Apple Pay Card

If your iPhone supports Apple Pay, the Wallet app will be on your phone already. Find Wallet and open it. ("Hey Siri, open wallet" should do it). Click + in the right corner. Follow the instructions to scan the front of your National JACL Credit Union VISA. Make your JACLCU VISA your default card. After your JACLCU card is in your "Wallet," go to your phone's settings ("Hey Siri, open Settings"), then scroll down and select "Wallet & Apple Pay." Scroll down and select the JACL Credit Union card. That's it.

Android Phones - How to setup your JACLCU VISA as your default Android Pay Card

Load the "Android Pay" app. Scan the front of your card. You may get a number to call to activate. Just follow the instructions. It's easy. After your card is loaded into Android Pay. Click on the image of the card and then select "set as default card." Easy peasy.

Samsung Phones? Yes, we also have Samsung Pay. Get more information at jaclcu.com



National JACL
Credit Union

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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.

