



Holiday Skip-a-Pay

Sometimes the best way to pay for those extra Christmas expenses is to skip-a-payment on one of your auto or signature loans. Auto loans have really low rates so skipping a payment helps you avoid paying the higher rate on a signature or VISA loan. For the months of November, December and January, the Skip-a-Pay fee is just \$10 for each loan you skip. To skip a payment, fill out the online application at jaclu.com or call us at 801-424-5225.



You Paid for Your House. Don't Pay for Your Loan too!

3.375% APR with no Origination Fees for up to 15 years*

When buying your next dream home consider National JACL Credit Union as a smart alternative to a traditional mortgage lender. National JACL Credit Union has a number of traditional as well as alternative lending options. The credit union has the option of financing your home "in-house," which could save you closing costs as well as give you a competitive interest rate.

In addition, let our loan officers review your mortgage company's "good faith" estimate. It's always good to have a trusted partner that you can rely on to give you sound "home loan" advice. If we can't beat the deal, at least you've done your "due diligence" by getting a 2nd bid allowing you the "peace of mind" of getting a fair price.

1st Mortgage Choices

As a credit union, we offer traditional mortgages through a mortgage partner but also offer in-house loans up to 15 years. We have the following options:

- Secondary market traditional 15 or 30 year mortgages. Give us a call or complete an online application.
- In-house short term loans. Up to 15 year mortgages with No Origination Fees. Call a loan officer today at 801-424-5225 or toll free at 1-800-424-5225.

*Annual Percentage Rate. On Approved Credit. Rates as of 9/25/2017. Rates may change without notice. Membership and Eligibility Required

Holiday Schedule:

We will be closed on these days:

Monday	October 9, 2017	Columbus Day
Friday	November 10, 2017	Veterans Day
Thursday	November 23, 2017	Thanksgiving Day
Monday	December 25, 2017	Christmas Day
Monday	January 1, 2018	New Year's Day



President's Message

These days auto repairs are becoming almost as expensive as the burgeoning health care costs. Seldom is an auto repair less than \$200 or \$300 and the repairs are often handled only by the dealers so it's difficult to shop for the best price. We often get members needing to borrow money just to repair their aging automobile. In many cases it may be less expensive to make a monthly loan payment on a new automobile than to make costly repairs. Driving a new car, under warranty, can sometimes actually save you money. For those of us who have wisely saved money by purchasing used cars in the past, we may have to consider that it may often be more economical to buy a new automobile under warranty.

Also, consider that a new car can be financed for a longer term so your payments may actually be less than a payment on a used car. A new car allows you to avoid being blindsided by costly auto repairs. So, unless your son-in-law is a talented mechanic, it may be a good time to get some new wheels. Feel free to call and have a loan officer calculate your payments. Know your options and do a little research before you buy. For help, check out jaclu.com/autocenter.

Dean Hirabayashi
President/CEO

Avoid the Fraudsters This Year

Does Your Credit Union Really Know You? It's hard to believe but there are a lot of fraudsters out there these days. In fact, there is so much fraud that we all must be diligent to prevent it. We must be smarter than the fraudsters. Of course, there are some clever fraudsters but none are so intelligent they can't be stopped.

Here's just a few examples. We've seen fraudsters buy items from a member and then pay with a bad check in amounts greater than the purchase. They then request that our member, as a convenience, wire them the excess funds. Of course, their check bounces and the wire goes through instantaneously. Fortunately, we have warned many of our members of this scheme and have stopped most of them

In other instances, we've had fraudsters call pretending to be "John Yamamoto" (not his or our member's real name by the way). We, of course, know John Yamamoto and the guy on the phone didn't sound anything like him. So, when he tried to change John's address we wouldn't do it because we knew that John hadn't moved in years and wasn't planning on moving anytime soon. We also alerted John that there was a fraudster with his information so he could protect his other accounts.

We've even had fraudster call one of our employees pretending to be a member so he could wire some funds. He somehow had gotten all the necessary information. Unfortunately for him, our employee was the son of the member he was impersonating. Thank goodness.

So those are just a few reason why it's nice that you do business with people who really know you. Even though we take plenty of security measures, call us more often. It helps if we know you well enough to recognize your voice. A "family banking" relationship just may save us all some money and a lot of headache.

We're not being nosey. We're just doing all we can to keep you safe from fraudsters!



Even Halloween isn't Scary with NCUA Insurance

Your savings at National JACL Credit Union is a safe place to save your money with deposits insured up to at least \$250,000 per individual depositor. Like the FDIC's Deposit Insurance Funds, The National Credit Union Insurance Fund, the NCUSIF is a federal insurance fund backed by the full faith and credit of the United States government. To get complete details see mycreditunion.gov.

Earn Double Reward Points



Accumulate your double reward points just in time for Black Friday and Cyber Monday when you make purchases with your VISA Platinum card from November 1, 2017 through January 31, 2018. Our VISA Platinum not only has a great interest rate but has a terrific reward program too.

If you aren't earning double reward points because you don't have a National JACL Credit Union VISA card, apply today at jaclcu.com/accounts/visa. It's fast and easy!

Don't forget to check out your Scorecard Reward Points at scorecardrewards.com.



**National JACL
Credit Union**

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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

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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.



Isn't It Time You Gave Yourself a Little Holiday Gift?

If you need to replace your old car, the holidays are a perfect time. The dealers usually have some good deals and you can call it a Christmas present.

And please be sure to call Davis or Celeste to finance it. Or apply online at jaclcu.com/loan-application. It's fast and easy!