

**National JACL Credit Union Minutes  
of the 76<sup>th</sup> Annual Meeting  
Saturday, April 20, 2019  
Desert Star Playhouse  
4861 S. State Street · Murray, UT 84107**



The 76<sup>th</sup> Annual Meeting of the National JACL Credit Union was attended by a total of 66 credit union members, families, volunteers, and staff (22 adults, 35 seniors (over age 65), 8 students, and 1 child).

A buffet style dinner was served to all in attendance which included: Bar-B-Q Chicken, mixed vegetables, Potatoes, build-your-own spinach salad, and rolls. Members had a choice of cheesecake, chocolate mousse, or chocolate cheesecake for dessert. Sparkling punch and water to drink. They also had a full bar for attendees.

***Call to Order:***

The business meeting began at 6:41 p.m. Chairman Larry Grant welcomed the members and called the meeting to order.

***Approval of 2018 Annual Meeting Minutes:***

Copies of last year's annual meeting minutes were distributed on the tables prior to dinner. No corrections. Kris Yamada then asked for a motion to accept the 2018 Annual Meeting minutes. Jeff Itami made the motion to accept the minutes as written. The motion was seconded by Sandi Grant and received unanimous approval from the membership.

***Elections:***

Board member Charlie Brown announced that nominations for the Board of Directors closed ten days prior to the annual meeting. Charlie stated that the credit union does have one seat open for election.

Charlie Brown announced that elections this year were as follows:

- Nate Imamura – 3 year term

Charlie Brown asked for a motion to re-elect Nate Imamura by acclamation. Ron Mano made the motion. The motion was seconded by Floyd Mori. Jeff Itami objected. Majority rules and the motion was approval from the membership.

***Supervisory Committee Report:***

Supervisory Committee Chair Maya Chow delivered the Supervisory Committee report. Maya thanked the Board of Directors and Dean for their help and support. Maya introduced her committee and thanked the staff of the credit union for always being so helpful during their monthly audits.

The committee conducted monthly examinations of the credit union affairs and found everything to be in order for the year ended December 31, 2018. The committee also reported that Dickson & Co, Inc. CPA has been retained to conduct the annual examination of the credit union's financial operations. Current committee members are: Maya Chow, Dot Richeda, Karen Okawa, and Katherine Seo.

***President's Report:***

President /CEO Dean Hirabayashi opened by thanking all our members for another successful year and for coming to support the credit union's 76<sup>th</sup> Annual Meeting! Dean introduced our special guests for the evening. IDC Governor, Janet Komodo. Wasatch Front North JACL President, Sandi Grant. Past Director of the National JACL, Floyd Mori. Past JACL Chapter President, Judge Raymond Uno. He thanked our special guests for coming and supporting the credit union.



Dean stated the health of the credit union is good. We are making steady strides, with more loans and less delinquency. We have weathered the recession so far. This is mostly due to our members' support! Without our members, there would be no credit union. Dean thanked our members again.

Due to today's complex technology and advances in banking experiences, the credit union is doing everything they can to make our members financial experience the best. Banking Technology is ever changing! Dean is doing his best to keep the balance between technology and the expenses that come with it. Dean listed some of the option available to our members. Our website offers a lot of online banking services, our mobile app has seen its most use lately, our VISA allows our members to use Apple Pay, Samsung Pay, and Google Pay! Dean stated that Celeste is the educator of all things electronic and would love to help any of our members, just call her!

Dean reviewed our VISA program and the vast changes that happened this past year. They are learning new things about the VISA program every day. He thanked Hope Tokunaga for all her support through the transition!

Thank you from Dean to his staff, the board of directors, and the supervisory committee. A special thank you to our partnership with Tactics, Marc & Tamara.

***Chairman's Report:***

Larry Grant, Chairman of the Board, started by appreciating Dean and all his hard work and everything he does for the credit union. Larry continued by thanking the credit union staff, the supervisory committee, and the board of directors for their hard work and dedication to the credit union.

Financial statements were reviewed. As we have weathered the recession, we now see positive income and continued strength in the credit union. Larry discussed our annual strategic planning session and how we are going to hopefully move the credit union forward.

Larry ended with the fact that he loves the service he receives from the credit union and feels that our personalized touch is what makes us a unique financial institution.

***Other Business:***

None.

***Adjourn:***

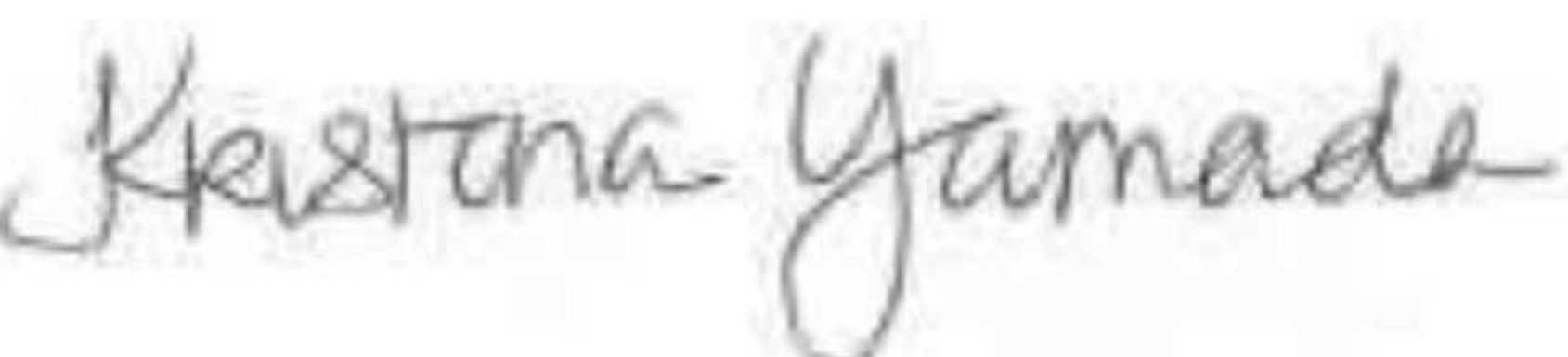
There being no further business, Jeff Itami made the motion to adjourn the meeting. Janet Komodo seconded the motion. With unanimous approval, Larry Grant declared the business meeting to be adjourned at 6:58 p.m.

Dean Hirabayashi thanked Marc Mikkelsen & Tamara Pluth from Tactics Marketing. Volunteer anniversaries were celebrated: Nate Imamura – 15 years and Kris Yamada – 10 years.

Celeste Anderson and Davis Hong conducted the door prize drawings for VISA gift cards, gift baskets from Get Away Today, Flowers donated by Ken Yamane, and a \$50.00 gift certificate to Get Away Today.

The evening closed with live entertainment from InCahoots – Real Cowboy Entertainment! The meeting concluded at 7:45 p.m.

Respectfully Submitted,



Kristina J. Yamada, Secretary