



February 9, 2026

MEMORANDUM FOR RETIREES

Minutes of the February 2026 bi-monthly membership meeting of the Misawa Military Retirees' Association (MMRA).

1. The meeting was held on Tuesday, February 3rd at 1700 in the Gray Room of the Consolidated Open Mess. Joe Roginski read the minutes of the December 2025 meeting which were approved and accepted.
2. Officers present: President-Paul Sayles, Vice-President Gary Grishaver, Treasurer-Dave Barton, and Secretary-Joe Roginski.
3. Purpose: Bi-monthly general membership meeting to inform the membership of matters pertaining to the operations of the Association, and to canvass the membership on matters of concern in operation of the Association, and any issues pertaining to living in Japan, living and working in and around Misawa Air Base.
4. Members present: 19, including officers.

Special Guests: Ms. Natalie Rivas from the Misawa AB Branch of Navy Federal Credit Union. Ms. Rivas gave a presentation on current credit union policy on account joint ownership and designating beneficiaries.

She recommended that credit union members designate a beneficiary so that if no account holder was surviving, the funds of the account could be easily distributed and closed without lengthy and costly probate. She also said that current policy that the member who is designating the beneficiary must have two forms of ID in English, such as military ID, driver's license, passport, etc. designating a beneficiary or beneficiaries, and the person(s) named must have an SSAN or ITIN, plus two forms of ID in English to claim the funds. Ms. Rivas that the beneficiary would become the person of contact in the process of "survivor support" and the first person to report the member's death and provide the relevant documents later. She said that in the case of more than one beneficiary, the account funds can be designated to all by a percentage share. One member asked if a power of attorney could be used if a person could not qualify as a beneficiary because of no SSAN or ITIN. She responded that she was not sure and would have to research it. Another member asked if the beneficiary account was the same as a 'payable on death' account, and she said basically the same. One member asked if the beneficiary could be named for all accounts or only certain accounts, and she said that all accounts could be designated or only specific accounts. Ms. Rivas then gave out some information material regarding co-ownership and beneficiaries. Finally, Ms Rivas said there is an NFCU toll-free number that serves Japan and to come to the credit union to get their business card that has the number, and the 1099s will be coming out shortly, but you can get the tax information by looking at the last statement of the year.

6. Old Business

- a. My Number Card-Paul Sayles commented that he got his ‘My Number Card’ and because the processing goes through Tokyo it takes as much as six weeks from applying at the city office until receiving the cards. He suggested the item on ‘My Number Card’ be closed. We all agreed. (Closed)
- b. Dan Miller reported that the backlog on getting a Japanese drivers’ license is still backlogged as much as six months. (Closed)

7. New Business

- a. Paul Sayles commented that there will be an election for MMRA officers at the April meeting. (Open)
- b. Paul Sayles reported that he received an e-mail from the POC of the Annual Awards Ceremony on February 20th and soliciting the MMRA for a donation to support this event. Members debated whether or not this event needed our support. Paul suggested that we do it as a ‘pass the hat’ process and most agreed. Note: The hat was passed at the end of the meeting and netted \$75.00 which was more than what was suggested during the discussion. (Closed)
- c. Bill Tuttle reported that the MMRA received a donation of \$500 from a non-retiree member. He also commented that his preferred tax preparer, Angie Barber, is a reliable resource for anyone needing to get their taxes done. (Closed)
- d. Joe Roginski commented that we have a secure filing cabinet for anyone who wants to place sealed “In case of death” instructions and documents and encouraged all to avail themselves of this resource. (Closed)

8. Financial Report – Treasurer Dave Barton gave the report this meeting for the period December 2nd to present. Beginning balance of \$6,912.71. Income: MMRA donation of \$500, MMRA donation of \$60 (given in Yen), dividends of \$0.12, total: \$560.12; Expenses: Club bill for February meeting \$161.38, for total expenses \$161.38. Widows Fund stands at \$4,924.44, General Fund is \$2,387.01. Ending balance \$7,311.45. Motion to approve was made and carried.

At 1753, a motion was made and approved to adjourn. Paul Sayles announced the next meeting to be held on April 7, 2026 at 1700 in the club Gray Room, and don’t forget the election of officers.

PAUL SAYLES

President Name

President Signature

JOSEPH ROGINSKI

Secretary Name

Secretary Signature

