

FINANCIAL JOURNAL

FALL 2019



NIKKEI
credit union



MABUHAY
credit union
A DIVISION OF NIKKEI CREDIT UNION

THIS MAY BE YOUR LAST CHANCE! NO POINTS HELOC

This may be your last chance to get in on a No-Points Home Equity Line of Credit!*

Most mortgage brokers charge 1.25% (points) on HELOCs, but we're currently offering No-Points, which could end up saving you thousands of dollars! For example, a \$400,000 HELOC at 1.25% would cost you \$5,000!

We can potentially save you thousands on a loan!

Let that home equity work for you and refinance higher-cost debt potentially saving thousands of dollars in annual interest, and making one convenient monthly payment with a HELOC.

**Ask your tax advisor for any potential tax benefits of a Home Equity Line of Credit (HELOC). All loans subject to verification of equity, credit approval, FICO credit score, and income qualification. Offer available for a limited time and subject to removal at any time.*



CONGRATULATIONS! \$500 3Q eSERVICES WINNER!

Congratulations to Ms. Gonzales, a member since August 2019, for winning the \$500 prize by signing up for online banking.

You could be next! Sign up for eServices for your chance to win!* Visit nikkeicu.org/enter-to-win for more information!

**All participants must be a current member in good standing and 18 years or older to qualify to win. Enrollment in eServices products must be new enrollment to qualify to win. Re-enrolling in an eService product does not qualify member for drawing.*

OUT & ABOUT

Nikkei and Mabuhay Board Meetings



Hollywood Dodgers Las Vegas Invitational



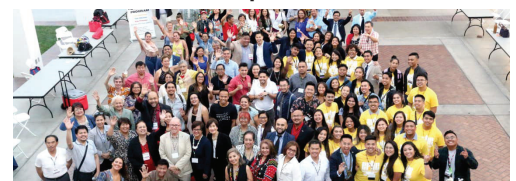
Hollywood Dodgers Las Vegas Invitational



Travel Trade Consumer Expo



NaFFAA National Empowerment Conference



SCCUA Olympics



Nikkei and Mabuhay Outreach Suggestions

Help us highlight our community events. Contact Taku Hanada at thanada@nikkeicu.org for Nikkei and Fred Docdocil at FredD@mabuhaycu.org for Mabuhay.

HOLIDAY SCHEDULE

We will be closed on:

Sat, 10/12 -	Columbus Day
Mon, 10/14	Weekend
Tues, 11/5	Nikkei Closing 12:15pm
Wed, 11/6	Mabuhay Open 1:30pm
Sat, 11/9 -	Veterans' Day
Mon 11/11	Weekend
Thurs, 11/28	Thanksgiving
Fri, 11/29	Open 9am to 1pm
Sat, 11/30	Thanksgiving Weekend
Tues, 12/24	Open 9:30am to 1:30pm
Wed, 12/25	Christmas
Tues, 12/31	New Year's Eve
Wed, 1/1	New Year's Day

CONTACT US

Nikkei Branch:

18425 S. Western Avenue, Ste 200
Gardena, CA 90248
Phone: 866.4NIKKEI (866.464.5534)
Fax: 310.324.1659

Email: memberservice@nikkeicu.org

Website: nikkeicu.org

Hours:

Mon, Tue, Thu, Fri – 9am to 5pm
Wed – 10am to 5pm
Sat – 9am to 1pm

Effective December 2, 2019, our branch will have new hours:

Monday to Friday 9:30am to 5:30pm
Saturday 9:30am to 1:30pm

Mabuhay Branch:

146 W. Carson Street
Carson, CA 90745
Phone: 888.MABUHAY (888.622.8429)
Email: info@mabuhaycu.org

Website: mabuhaycu.org

Hours:

Mon - Fri – 9am to 5pm

Effective December 2, 2019, our branch will have new hours:

Monday to Friday 9:30am to 5:30pm
Saturday 9:30am to 1:30pm

ATMs & Shared Branches:

co-opcreditunions.org/locator

NMLS #504681

Routing Number: 322275791



Federally insured by NCUA. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

MEMBER SPOTLIGHT



Congrats to City of Carson Council Member (and Former Mayor), Mr. Jim Dear on his new 2019 Dodge Ram truck!

Also, a huge congratulations to Mabuhay Credit Union for our first loan funding since the grand opening on June 11th! Great teamwork from Fred and his team for getting the approval done super quick, and Robby from Carscouts on finding the right truck!

SAVE THE DATE! MEMBERSHIP APPRECIATION DAY!

It's that time of year again! We welcome all our members to be our guest for Member Appreciation and Shred Day on Saturday, November 2 from 9am to 1pm at the Gardena Branch parking lot located at 18425 S. Western Avenue, Gardena, CA 90248.

The celebration includes:

- Refreshments
- Free document shredding of your sensitive papers*
- Raffles every 1/2 hour!
- Gift certificate giveaways**

RSVP by November 1 by calling 866.464.5534 (866.4NIKKEI) or 888.622.8429 (888.MABUHAY) or fill out the RSVP online form. This is a members-only event, but bring your relatives so they can join Nikkei and Mabuhay through you and gain the same financial benefits available to you.

**Free shredding limited to three file-sized boxes per household. Members must complete a "Hold Harmless" form to leave shred items. **Must be a member to claim a prize.*

INTERNATIONAL CREDIT UNION DAY

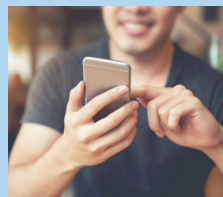
Thursday, October 17, 2019 is International Credit Union Day and we would like to invite our members to join us in our efforts of local service, global reach.



Local service starts with us and our immediate community. That's why this year we are collecting new and/or used (clean) blankets, and/or cloth to make blankets for the homeless—and we need your help! If you're stopping by the branch or driving by, please bring a blanket or two!

We appreciate our members and your support in serving our community.

COMING SOON: TEXT COMMUNICATION



We're proud to announce that soon we will be implementing text communication! If you have a question or need assistance, you can have your Credit Union at your fingertips, available to help! Just send us a text message and we'll receive it as an email on our side and can follow up with you on your request. We'll also be able to send you text reminders for upcoming

appointments in our branch. Standard messaging and text rates will apply. Look for more information from us soon!



@nikkeicreditunion @nikkeicu @nikkeicu.org/yelp @mabuhaycu